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ABSTRACT

This student manual covers five areas relating to consumer decisions. Titles of the five sections are Consumer Law, Consumer Decision Making, Buying a Car, Convenience Foods, and Books for Preschool Children. Each section may contain some or all of these materials: list of objectives, informative sections, questions on the information and answers, case studies, word list, and activities. (YLB)

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Consumer Decisions

Student Manual

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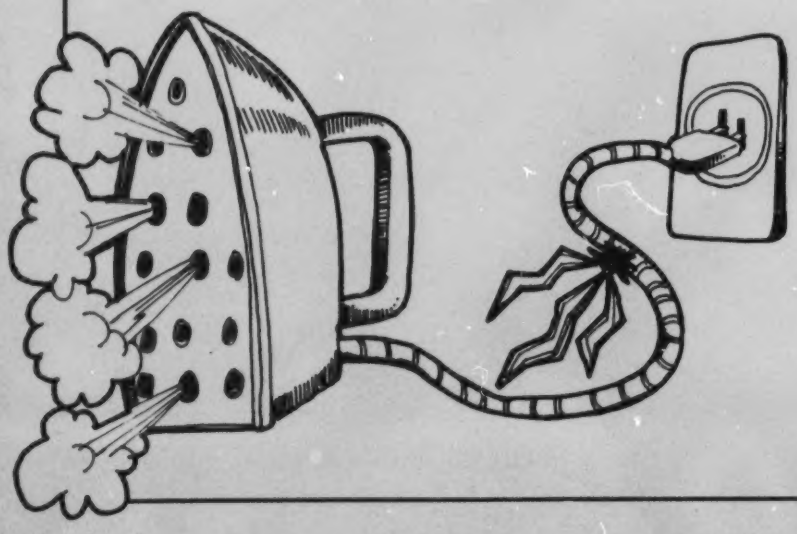
CONSUMER LAW



INTRODUCTION

The purpose of this section of the Student Manual is to help you understand consumer protection and consumer law. In the future, you, a consumer, may have a problem that requires outside help. You will need to know what to do and where to go for help.

As you read this section of the Student Manual, you may come to a new word. To find the definition of the word, turn to the word list at the back of this section.

Objectives

When you have completed the section, you should be able to do the following:

1. Define the terms ***consumer, marketplace,*** and ***consumer law.***
2. Identify and describe the four consumer rights.
3. Describe the motives of buyers and sellers in the marketplace.
4. Identify at least four consumer responsibilities.
5. Describe three things to do if you are dissatisfied with a contract or a purchase.
6. Describe the responsibility that businesses have to the consumer.

CONSUMER PROTECTION

All month Linda Green had been planning for the senior picnic her class was having on Sunday. As co-chairperson of the refreshment committee, she had arranged to have hamburgers, hot dogs, potato chips, fruit, and relishes to eat, sodas to drink, and marshmallows to roast over an open fire.

On Saturday, she and Jim Morrison, the other co-chairperson, drove to a large discount food market to buy enough meat to make 300 hamburgers. The merchant pointed out some lean ground meat that was on display. He said that he had 10-pound packages already wrapped and frozen in the cold storage room. Linda bought six packages. The next day, when Linda opened the meat at the picnic, she found that all of the meat had a rotten smell and could not be eaten. She was furious.

Linda returned to the food market. The manager of the store was very sorry that the meat had been spoiled. He explained that the electricity had gone off a few days before and the meat had not been removed from the freezer. He gladly returned the money that Linda had given him on Saturday. ***What if the store manager had refused to return the money and had told Linda that it was her hard luck and that she should have checked all the packages before leaving the store?***

What would you have done if you had been in Linda's place?

Is there anything you could have done?

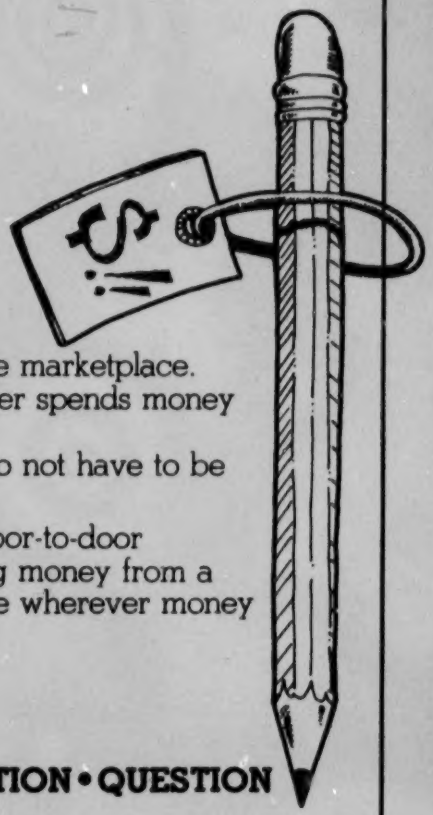
Linda's experience is common to those involved with consumer law. Let's consider the meaning of the term ***consumer law.***

A ***consumer*** is a person who spends money for goods and services. In other words, a consumer is a buyer. You and the members of your family are consumers of many different goods and services. For example, you use the services of school personnel, doctors, mail carriers, barbers, builders, and many others.

People in business and government are also consumers. The owner of a store buys goods from manufacturers. A dentist rents office space, buys equipment, and pays the salaries of the dental assistant and receptionist. Another consumer, the Air Force, buys its jets from private companies.

There are many kinds of consumers, just as there are many kinds of people. But all consumers are after the same thing—the best possible goods and services for the least amount of money.

A seller is a dealer, company, or person who wishes to provide you with goods and services. There are many kinds of sellers, all of whom earn their living by making money. The main interest of a seller is ***profit***. Many people in business sell goods and services at fair, reasonable prices. They try to give consumers their money's worth. On the other hand, some sellers want to make a fast buck and will lie to do so. Often, these people sell low-quality goods at high prices, leaving the consumer with an undesirable purchase, no one to complain to, and no way to get his/her money back.



Buyers and sellers transact their business in the marketplace. ***Marketplace*** means any place in which a consumer spends money for goods and services.

To be in a marketplace, goods and services do not have to be bought in a store.

A marketplace is created by buying from a door-to-door salesperson, ordering from a catalog, or borrowing money from a person on the street corner. There is a marketplace wherever money is exchanged for goods and services.

QUESTION • QUESTION • QUESTION • QUESTION • QUESTION

Fill in the blank with the correct answer.

1. What is the main reason that sellers are in business?

_____

Fill in each blank with ***true*** or ***false***.

2. Most consumers are interested in receiving high-quality goods at low prices. _____
3. Buying lunch in the school cafeteria is an example of buying both goods and services in the marketplace. _____

ANSWER • ANSWER • ANSWER • ANSWER • ANSWER • ANSWER

1. Sellers are in business to make a profit.
2. True. Most consumers would like to spend as little money as possible to get a lot of goods and services.
3. True. Lunches served in cafeterias include foods that are first purchased and then prepared—***goods***. In addition to the lunch you purchase, you also are purchasing the ***services*** of the cafeteria workers and the dietician.

Case Study

Paul McKenzie took his 1963 Chevrolet to a local service station for some minor repairs. Paul was convinced that the car needed a tune-up, which cost $35. He worked overtime to earn the cash he needed for the work on his car. Four days after the work was done, the spark plugs burned out. Paul returned to the service station and complained to the manager. The manager said that he would not take responsibility for the spark plugs unless Paul would pay an extra $12 for parts and labor.

Paul learned from his experience. He found that services, such as labor on a car, are harder to buy than goods.

Goods can usually be seen and checked before purchase. Services are not as easy to examine. When purchasing services, a consumer must rely on the following:

1. the dealer's reputation
2. the advice of other consumers who have used the service
3. the dealer's advertisements
4. the dealer's written and oral promises.

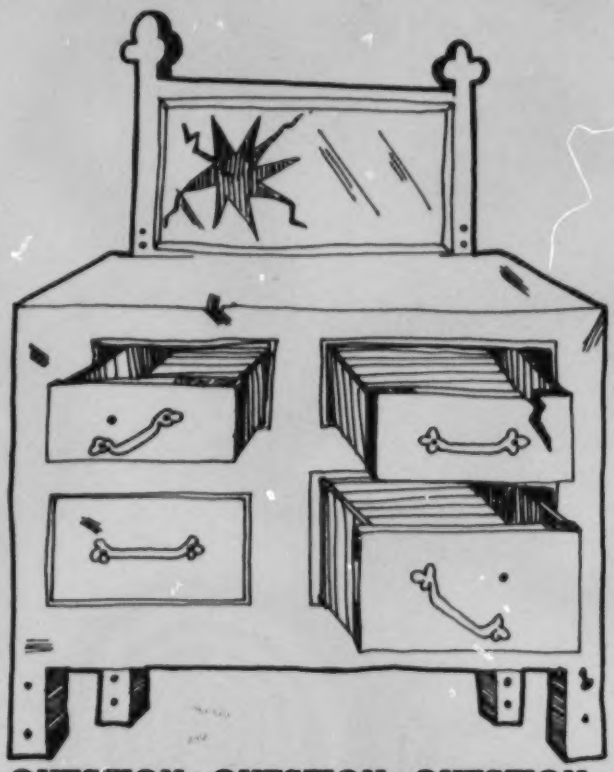
CONSUMER LAW

Often, buyers and sellers disagree in the marketplace. They may argue over the quality and the performance of merchandise or services. They may feel that dishonest claims were made during the sales transaction. Consumer law exists to iron out difficulties between buyers and sellers. It seeks to protect both of them. If a consumer takes advantage of a seller by refusing to pay his/her debts, the seller needs assistance in getting the consumer to pay for what s(he) bought. At the same time, if a consumer pays for goods but does not receive the quality promised, s(he) must also be protected.

The government hopes that consumer laws will promote good business for the seller and still protect the consumer. Sometimes, however, buyers and sellers cannot settle their disagreements. When this happens, they go to court. The judge reviews the disagreement, and then applies the correct law to come to a settlement.

The law is a process--a method of solving problems. The rules of law are general. They are not fixed. As people change their opinions of what is fair to the buyer and seller, the law can change, too.

At one time, if a consumer bought an iron from a door-to-door salesperson on Wednesday, and realized on Thursday morning that the purchase was the result of smooth talking rather than need, there was no way for the consumer to cancel the sale. People in many states, including Florida, realized that the action was unfair because it caused many consumers to be pressured into contracts they did not really want to sign. In response to the problem, the state legislatures passed a law allowing consumers to cancel sales as long as they inform the seller within a certain period of time. The length of time differs from state to state.



QUESTION • QUESTION • QUESTION • QUESTION • QUESTION

4. In May of 1971, Shirley Jackson bought a set of bedroom furniture from Harvey's Discount Furniture Store. She made her selection from a model displayed in the showroom. When the set arrived, Ms. Jackson found that the furniture had several problems. The drawers were hard to open and close. There were scratches made by the delivery people. Three knobs were missing from drawers. The Jacksons called the furniture store several times and complained about these problems. When their problems were not taken care of, the Jacksons decided to stop paying their monthly installments of $15. After two months, during which time the Jacksons made no payments, Harvey's Discount Furniture Store sent a truck to the Jackson home and repossessed the furniture. They left the Jacksons with no furniture and a loss of $90 in back payments.

   a. Who was at fault, the Jacksons or Harvey's Discount Furniture Store? _____

   b. Did the store have the right to take the furniture back? _____

7

ANSWER • ANSWER • ANSWER • ANSWER • ANSWER • ANSWER

4.a. The store was at fault. Since they did not deliver the goods promised, they had broken their contract. However, the Jacksons had signed a contract, promising to pay. When they did not get what they had paid for, they should have asked for help from a lawyer or a consumer organization, so that the store would not try to repossess their furniture.

b. Yes. According to the contract, the Jacksons had not paid.

If the true story above had occurred in 1972, Harvey's Discount Furniture Store could not have repossessed the furniture. The U.S. Supreme Court has ruled that a buyer must be given a public hearing in court. The court then decides who is at fault. The consumer and seller are then required to follow the court's decision.

PROMISES, PROMISES

Consumers and sellers make promises in the marketplace. These promises make up contracts. There are three types of promises—spoken, written, and implied. When these promises are broken, the disagreements that occur make consumer law necessary for the protection of both the buyer and seller.

Oral Promises

Suppose that you went to a local store to buy a tape recorder. The salesperson showed you several models, and you showed interest in a low-priced recorder. The salesperson then told you that the recorder provides good-quality sound and is guaranteed for three years. This statement is an example of an ***oral*** (spoken) promise. The consumer should be able to believe and rely upon the facts that the salesperson or company representative gives orally.

If you examine this oral promise, you will see that a salesperson may tell you things that are not completely true in order to sell merchandise. For instance, "good-quality sound" can mean different things to different people. It would be hard to prove that the

salesperson was lying if there were no major defects in the sound system. However, if the salesperson said, "guaranteed for three years," the store can be forced to live up to this promise. The wise consumer knows that guarantees and warranties should be written and included with the item at the time of purchase.

Written Promises

Jerry Walters bought a motorcycle for $600. He gave the dealer a down payment of $50. He signed a contract stating that he would pay $25 per month for two years. Jerry has made a promise. The dealer expects Jerry to keep his written promise.

The written promise may be a guarantee, warranty, or contract. Consumers make written promises each time they sign a contract to make payments on an item.

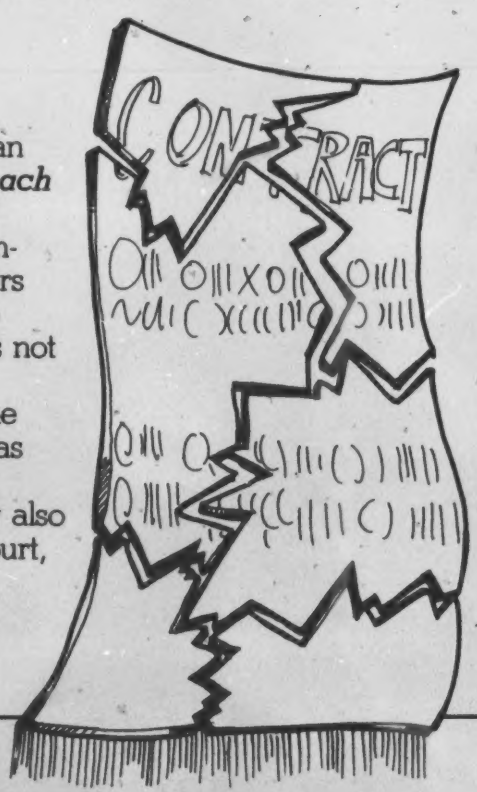
Implied Promises

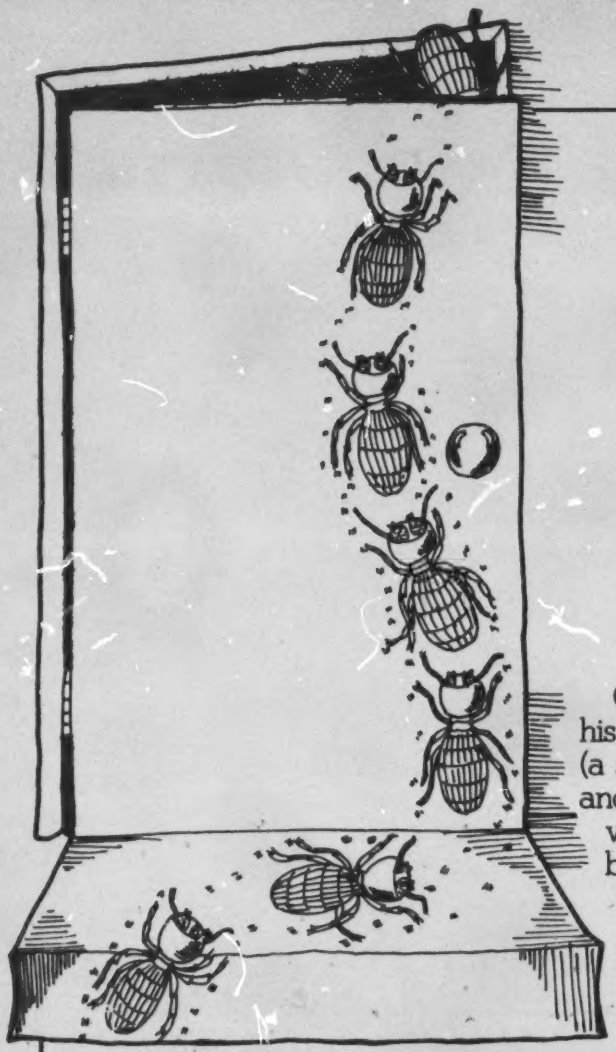
The implied promise is not as easy to identify as the oral or written promise. When you buy most goods and services, you take a number of things for granted. For example, if you buy an ice cream bar, you assume that it is safe to eat. If you buy a magazine, you expect the print to be clear and the pages to be in the correct order. If you buy a television, you expect it to pick up the local channels without a lot of interference. On the other hand, when you eat lunch at a restaurant, the cashier expects you to pay for your meal without being asked to do so.

Broken Promises

When a buyer or seller breaks an agreement, s(he) is said to be in ***breach of contract.***

A seller can be in breach of contract in many ways. If a seller delivers goods or services that are not of the quality promised or if the seller does not deliver part or all of the quantity promised, the seller has breached the contract. In either case, the buyer has the right to demand a refund after returning the goods. The buyer may also keep the goods, take the seller to court, and then sue for money damages.





George Jackson paid $100 to have his home sprayed for bugs and termites (a service). He paid cash for the service, and two days after the exterminator visited his home the bugs were just as bad as they were before spraying. George could not return the insect spray and get his money back, so when the dealer did not live up to his agreement, George took him to court to get his money back.

George was smart because he did not wait to complain to the dealer. Consumers cannot expect good results if they wait too long to explain their problems to dealers. George had no trouble getting the court to settle in his favor.

Buyers can be guilty of breach of contract, too. As mentioned earlier, the promise to pay is the most common agreement consumers make. Today, many consumers buy goods and services on credit, paying over a certain period of time. This is called ***paying on installments.*** Until the last payment is made, the consumer does not own the item and can be made to pay.

When a consumer breaks his/her contract, the seller can usually take one of the following actions:

1. The seller can write, call, or visit the consumer, asking him/her to make the necessary payments to avoid being taken to court.
2. The seller can take the consumer to court and sue for the money that the consumer owes.

3. The seller can go to the consumer's employer to get part of the consumer's wages, if the consumer has signed a wage assignment form.

Remember, no seller can repossess goods unless the consumer is given a public hearing.

When a seller breaks his/her contract, the consumer can take one or more of the following actions:

1. The consumer can immediately write, call, or visit the seller. The consumer should return the goods if possible.
2. If the seller will not take responsibility for the item, the consumer can write to the manufacturer.
3. The consumer can seek help from the local Better Business Bureau and/or other organizations, such as legal aid societies.
4. The consumer can sue the seller and take him/her to court for the goods or money damages.

An important point to remember is that consumers can help themselves by writing to their elected representatives in the state and federal government whenever legislation is proposed to protect buyers and sellers.

QUESTION • QUESTION • QUESTION • QUESTION • QUESTION

Choose the correct answer.

5. Which type of promise that buyers and sellers make is most reliable?

   a. oral

   b. written

   c. implied

Fill in the blank with ***true*** or ***false.***

6. Salespersons sometimes make claims about products that are not true. _____

Fill in the blank with the correct answer.

7. If you bought a watch at a local store and after 30 days it stopped working, what should you do if the store would not fix it, replace it, or refund your money? _____

_____ _____

ANSWER • ANSWER • ANSWER • ANSWER • ANSWER • ANSWER

5. A written statement is the most reliable proof of promise.
6. True. Consumers must learn to distinguish the "puff" in a salesperson's speech from the facts.
7. Since the store is probably not the manufacturer, send the guarantee or warranty with a letter of explanation to the manufacturer. If you do not get an answer, or you get an unsatisfactory one, contact the Better Business Bureau, Action Line, or another group in your community.

Consumer law concerns three basic principles:

1. When the sellers follow their contracts and deliver what they promise to deliver, they should be able to collect the money that buyers owe them.
2. When buyers have been tricked into signing a contract, or when sellers do not do the things they have promised, buyers should not have to pay.
3. Buyers and sellers should act fairly.

Consumers should learn to protect themselves. Consumers can avoid many problems with buyers by doing the following:

1. Read advertising carefully.
2. Compare prices at two or more stores.
3. Check the product before buying it.
4. Know the seller.
5. Get a written statement of guarantees.
6. Think about the purchase. Do not make a snap decision.

WORD LIST

Breach. Breaking a contract, law, or other obligation.
Consequences. The outcome or effect of an action. When a buyer or seller does not live up to an agreement (contract) each must face the consequences (outcome).
Contract. A legally binding agreement between two or more persons that creates a legal relationship. This is most often a written agreement between buyer and seller.
Defect. A flaw or imperfection.
Dispute. An argument or debate.
Distinguish. To see clearly. To recognize by marks or signs.
Fraud. An illegal practice used to prevent a person from having his/her rights or property. According to law, fraud refers to false representation, hiding facts, carelessness, and deliberate intent to mislead.
Guarantee. A statement given by the seller to the buyer at the time of sale. It lists certain qualities of the product and promises about repairs, replacement, and refund if the product does not meet the quality and performance listed.
Imply. To hint at. To suggest, but not really include in the statement.
Installment. One of a series of payments made to clear a debt.
Interest. The price paid for the use of money over a period of time. It is usually stated in a percentage rate of the amount borrowed or used.
Merchandise. Goods and products that are bought and sold by merchants. Merchandise usually does not include foods, beverages, and other items consumed or used immediately.
Repossess. To take back goods from a purchaser who fails to pay for them according to the terms of a contract.
Transaction. An agreement between two or more persons, almost always involving sales, loans, leases, or other business agreements.
Wage assignment. A written agreement signed by the buyer that allows the creditor (seller) to collect part of the debtor's (buyer's) wages from the employer if payment is not made according to the terms of the contract.
Warranty. A statement made by the seller concerning the product or services quality and the responsibility for quality and performance. Same as ***guarantee.***

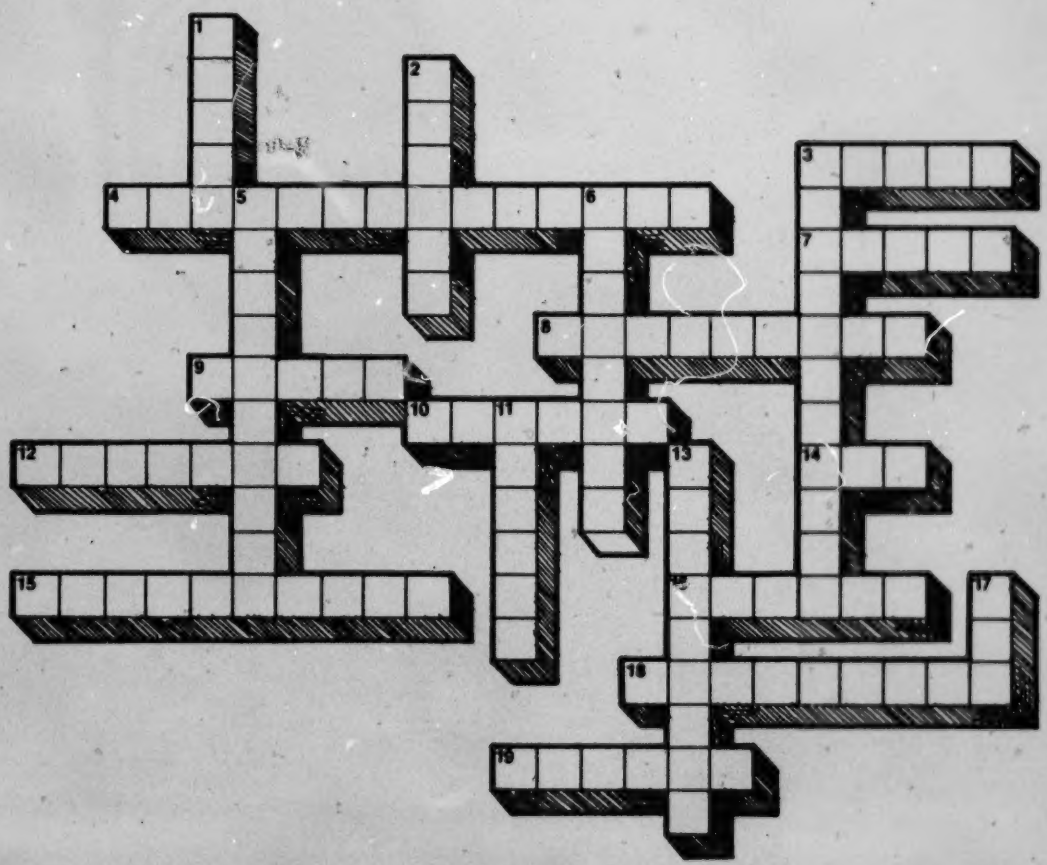
ACTIVITIES

Crossword Puzzle

Directions:

1. The following puzzle was developed to help you understand the ideas presented in the filmstrip and student manual. This is a worksheet for you to write on.
2. The questions you must answer are given below.
3. Work as many questions as possible, then go back to those you left blank and try again.
4. The answers are at the back of the book.

Note: Number 3 down and Number 3 across begin with the same letter.



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Down

1. Learning to recognize good _____ can save you money.
2. It is a good _____ habit to buy only when you get top quality goods and services.
3. _____ is the term for any place where goods and services are bought and sold.
5. Consumer _____ by law covers illegal business practices.
6. Consumers have a right to be clearly _____, to be given all the facts needed for buying decisions.
11. Your right to _____ includes having a wide variety of goods and services to select from.
13. A good source for sale prices in your city is the local _____.
17. _____ (abbreviation) in local papers and magazines can increase your desire to have an item (for example, a certain brand of lipstick or a certain model of a car).

Across

3. The most important purpose of _____ management is to make it possible for you to get more satisfaction for the money you have spent.
4. It is the consumer's _____ to report unfair business practices to the proper authorities.
7. A responsible consumer knows his/her _____(s).
8. Buyers of goods and services are called _____.
9. A concerned businessperson will give customers a chance to be _____ on all matters of customer relations.
10. The money you have to spend is called _____.
12. Most consumers prefer to select their needed items from a wide _____ of goods rather than from one or two.
14. The _____ is a changing process that attempts to protect not only consumers but business as well.
15. Consumers, business, and _____ share responsibilities in the marketplace.
16. Many consumers' problems concern _____ of children's toys.
18. Advertising and coupons appearing in _____ increase the price of goods and services.
19. Careful shoppers check policies on returning items, exchanges, and refunds at _____ where they do the most shopping.

Letter Elimination

Directions:

Find a letter in the first underlined word in each sentence that is not in the second underlined word. Write the letter in the correct blank.

The first letter of the first word has been done for you as an example.

Word 1

My first letter is in GATE but not in DATE. My second letter is in POKE but not in PEEK. My third letter is in BOAT but not in BAIT. My fourth letter is in WORD but not in WORK. My last letter is in SAME but not in MEAT.

G ___ ___ ___ ___

1 2 3 4 5

Word 2

My first letter is in SELL but not in BELL. My second letter is in TEA but not in TAP. My third letter is in MART but not in TAME. My fourth letter is in VERY but not in BERRY. My fifth letter is in MITE but not in TEAM. My sixth letter is in COPE but not in POKE. My seventh letter is in MIKE but not is MILK. My last is in SILK but not in LIKE.

___ ___ ___ ___ ___ ___ ___ ___

1 2 3 4 5 6 7 8

Word 3

My first letter is in COLD but not in BOLD. By second letter is in DOLLAR but not in LARD. My third letter is in RANK but not in RAKE. My fourth letter is in SCARE but not in RACE. My fifth letter is in ABOUT but not in BOAT. By sixth letter is in MILE but not in LIKE. My seventh letter is in DAME but not in DAMP. My eighth is in DRIVE but not in DIVIDE.

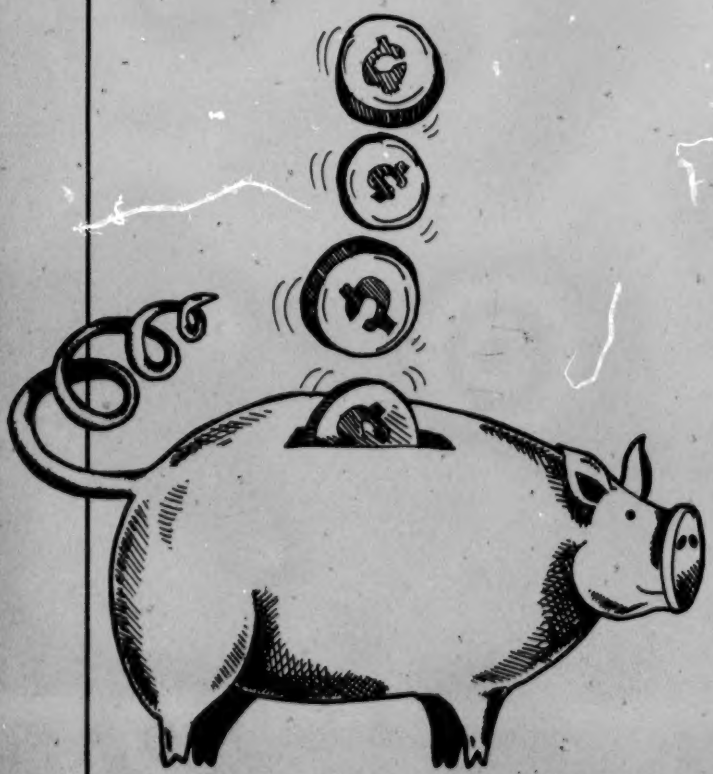
___ ___ ___ ___ ___ ___ ___ ___

1 2 3 4 5 6 7 8

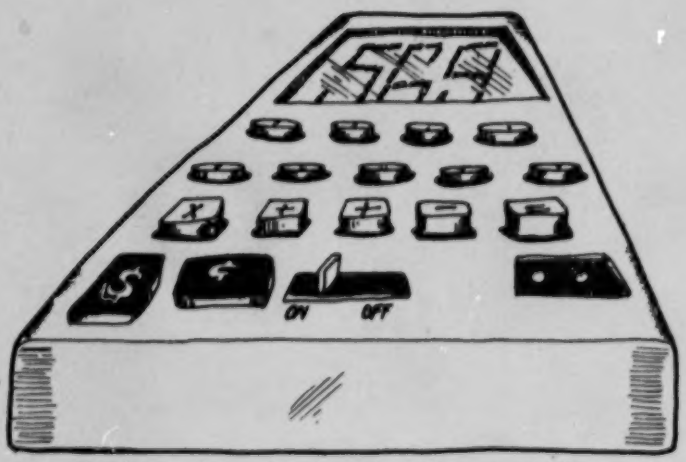
Now that you have discovered the three words, complete the following:

When you buy _____ and _____, you are a _____.

CONSUMER DECISION MAKING



INTRODUCTION



The purpose of **"Consumer Decision Making"** is to help you learn what causes you to buy the things you buy; how to decide what and when to buy; and how to be a better shopper.

This section of the manual will give you information about how to make a consumer decision. There are also questions and activities to help you remember what you read. You will find it very helpful if you answer all the questions and do all the activities. There are also two fun activities. When you have finished the reading, work on these activities.

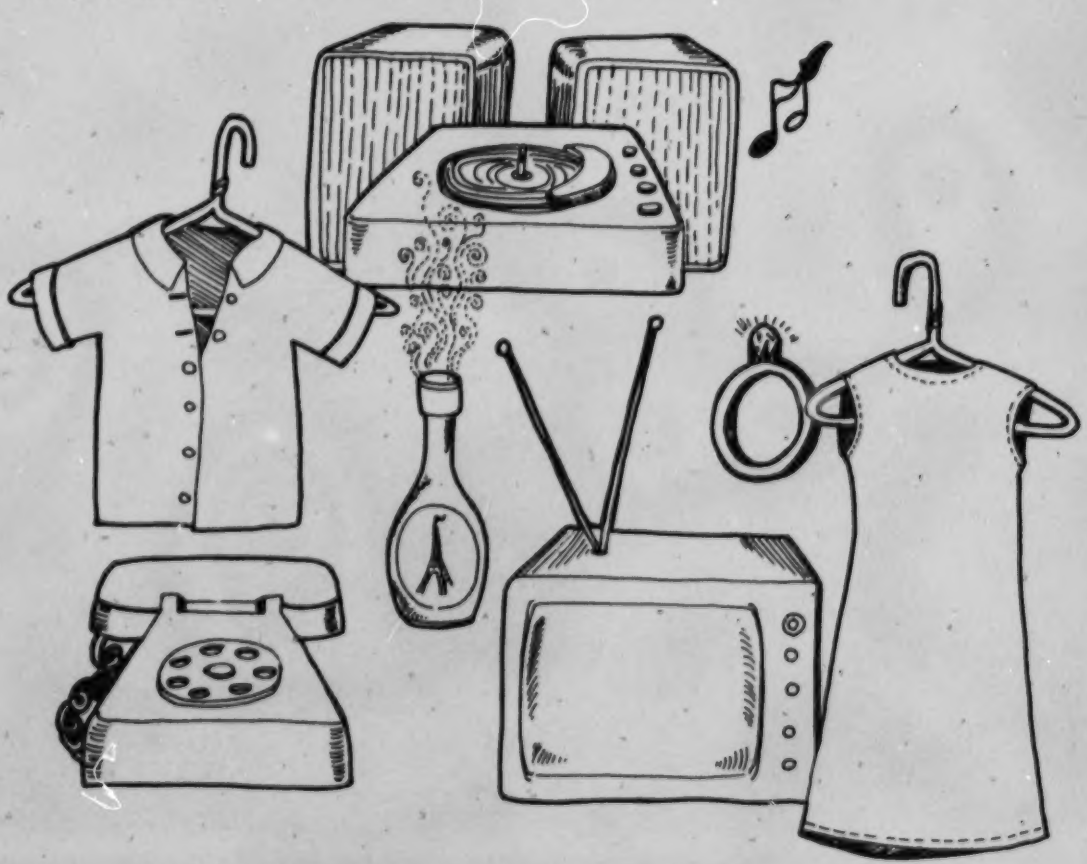
OBJECTIVES

When you finish this section, you should be able to:

1. Discuss the differences between your needs and wants.
2. Discuss some of the choices that you must make when deciding on an item to buy.
3. Explain what might have caused you to make a certain decision in a given situation.
4. Ask questions that will help you to get needed information when you are planning to buy.
5. Follow given decision-making steps while playing a game.

WANTS AND NEEDS

If you could buy any of the items below, which would you select for yourself?



You have just made a consumer decision!

I have also just called you a ***consumer***. How do you feel about being called that name? Does it make you happy or mad, or do you feel flattered? Maybe it will help you to know what a consumer is. Anyone who buys and uses goods and services is a consumer.

Listed below are some goods and services:

1. telephone
2. jeans
3. records
4. electricity
5. makeup
6. notebook
7. teen charge account
8. waitress brings you a glass of water

QUESTION • QUESTION • QUESTION • QUESTION • QUESTION

1. Which of the above items do you think are services? (Services are when things are done for you.)

_____ _____

_____ _____

2. Which of the above items do you think are goods? (Goods are items or things for sale.)

_____ _____

_____ _____

ANSWER • ANSWER • ANSWER • ANSWER • ANSWER • ANSWER

1. telephone, electricity, waitress brings you a glass of water, teen charge account
2. jeans, makeup, record, notebook

As a baby, goods and services were bought for you, but as you grew older you began to make consumer choices on your own. Which jeans to buy, whether to buy lunch or just a soda, or whose latest record to buy are all consumer decisions that you may have made.

Learning to make good consumer choices is a part of growing up. The consumer is always making decisions. Sometimes the decision must be made alone. At other times, it will help to talk over your decision with others. Your mother and father, your friends, and your teachers may help you make your decisions. However, as you grow older, it becomes your responsibility to make more and more of your own decisions.

Before going any further, let us listen in on a conversation between a mother and a teenager just about your age.

Teen: I don't see why I can't have a telephone of my own.

Mom: We just can't afford the extra money it would cost. It takes more money to live now. Food, clothing and rent all take more of your dad's paycheck. As you well know, you are growing older and there are more things that you need and want.

Teen: Did you ever think, Mom, that maybe we could live without some of the things we spend money for?

Mom: Yes, I've spent much of life thinking about that. In fact, it seems to me that most people must always do just that. Whenever a purchase is made a choice is made. Some choices

can be made without much thought. Others should be thought about very carefully. We can have some things, and other things we can't have. I know now that I have been trying to make too many of your decisions for you. If you had taken a bigger share in our family decision making, you would understand more about where the money goes.

Teen: If this is true, then I think it might be a good idea for me to learn how to make consumer decisions.

This teenager has taken the first step to becoming a mature decision maker. However, you, the teenage consumer, will need much help before your journey into consumer learning is over. Before you take any shopping trips, you should look at some of the stops on the consumer decision-making map.

Route to Good Consumer Decision Making

Start Here:

1. Study wants and needs.
2. Set goals.
3. Discover hidden reasons that make you buy.
4. Watch out for bad ads, price traps, salespersons.
5. Ask questions and get information.

Make Decision.

The Penny Pincher: I buy only what I need.

The Wise Consumer: I buy according to my needs and wants.

The Spendthrift: I buy what I want first.

The very first step in decision making depends on your own set of needs and wants. You may have heard someone say, "I need a new red dress." Is this really a need or a want? Your needs depend on how important the item is to you. The basic needs that we have are those things that we must have in order to live, such as food, clothing, and a place to live. There are very few things that you really need.

Wants or desires are unlimited. Wants are all the things that we would like to have or all the items we are used to having in our lives. For instance, simple clothing that is used to cover and protect the body is a need. However, when we speak of clothing, food, or housing other than that needed to fill a basic need, we speak of wants. So you see, the new red dress is more likely to be a want than a need. Over-eating is not meeting a need, but a want.

QUESTION • QUESTION • QUESTION • QUESTION • QUESTION

3. Select from each pair of items the item that is more likely to be a need than a want of each person.

baby

a. soda, milk
b. orange juice, orange
c. rattle, water pistol

14-year-old-boy

g. car, bicycle
h. french fries, school lunch
i. deodorant, aftershave lotion

14-year-old girl

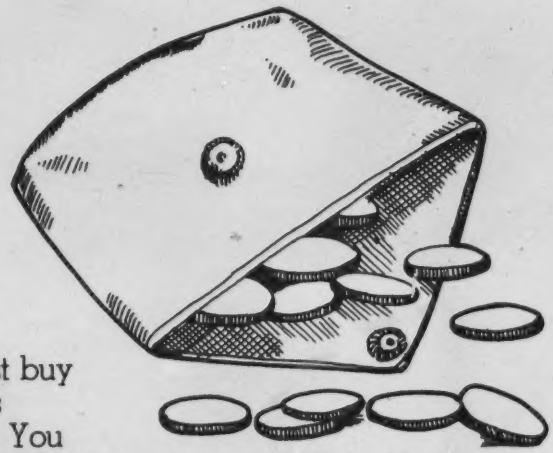
d. shampoo and set, hair dye
e. bus fare to school, car
f. notebook and pen, tape recorder

father

j. motor bike, car
k. aftershave lotion, cologne
l. dress pants, jeans

ANSWER • ANSWER • ANSWER • ANSWER • ANSWER • ANSWER

3. a. milk
   b. orange juice
   c. rattle
   d. shampoo and set
   e. bus fare to school
   f. notebook and pen
   g. bicycle
   h. school lunch
   i. deodorant
   j. car
   k. aftershave lotion
   l. dress pants



In order to get the best buy you must study your needs before making a purchase. You should buy needed items first. Some consumers buy what they want before they even think about what they really need. Have you ever bought a record before you got your school supplies? Of course, when money is not limited you may be able to get both the things you need and the things you want.

Whether you are spending one dime or ten dollars you should study your goals. You will want to be sure that you are really spending your money to buy the goods and services that will bring you the most satisfaction. Take the case of a girl who received a gift of $25 from her uncle. Jan was eager to spend it at once. She thought of a lovely hair dryer she wanted. She had a cheap dryer that worked well, but it did not have any of the fancy new attachments. Jan was also interested in taking a course on lifesaving, but it cost $50. Where was she going to get the other $25? Jan decided to buy the dryer.

QUESTION • QUESTION • QUESTION • QUESTION • QUESTION

4. Did Jan make the choice that will bring her the most satisfaction?

ANSWER • ANSWER • ANSWER • ANSWER • ANSWER • ANSWER

4. Jan probably **did not** make the choice that will bring her the most satisfaction. For one thing, she already had a dryer. Also, she might have been able to take **part** of the course on lifesaving, which would have taught her a skill she could use the rest of her life. If she had been serious about taking the course, she might have been able to get a part-time job to help pay for it.

Sometimes it is hard to tell just what your goals are. Do the following activity to see if you can find some of your goals.

Ten Things That I Want	$	2	3
1.			
2.			
3.			
4.			
5.			
6.			
7.			
8.			
9.			
10.			

As quickly as you can, list 10 things in life that you really want. Some of these may be things that you would like to do. Then, complete the following steps:

1. Place a $ sign in the first block beside each thing that will cost you money.
2. Place a check (✓) in column 2, beside each thing that would not have been on your list two years ago.
3. Place a check (✓) in column 3, beside each thing that you believe will still be a goal of yours when you are a senior.

Look over your list and answer the following questions. You do not have to write the answers to these questions; just think about them.

1. Can you see any pattern (things that are very much alike) in the things you want?
2. Do you value only things that cost a great deal of money?
3. What things will cost the most money? Are they the things that you will still want three years from now?
4. Have you learned anything new about yourself?

It is usually helpful to write down your goals. If you are making short-term goals or spending a small amount of money, this may not be so important. Perhaps your list will contain many things that you hope to do. The cost to get your short-term goals, as well as that of achieving your long-term goals, can add up to a large amount of money. To spend this money wisely, you will have to plan carefully and make decisions thoughtfully.

HIDDEN FACTORS THAT CAUSE CONSUMERS TO BUY

Have you ever stopped and asked yourself why you buy what you buy? How you decide what you need? There are many reasons why we buy the things we buy. Sometimes, we are not even aware of the reason. Some of the reasons may be good, while others may not be so sound. However, if the consumer becomes aware of some of the factors that

cause him/her to buy, s(he) can then decide which are sound reasons on which to base decisions about purchases. Listed below, with examples, are some hidden reasons that may cause people to buy:

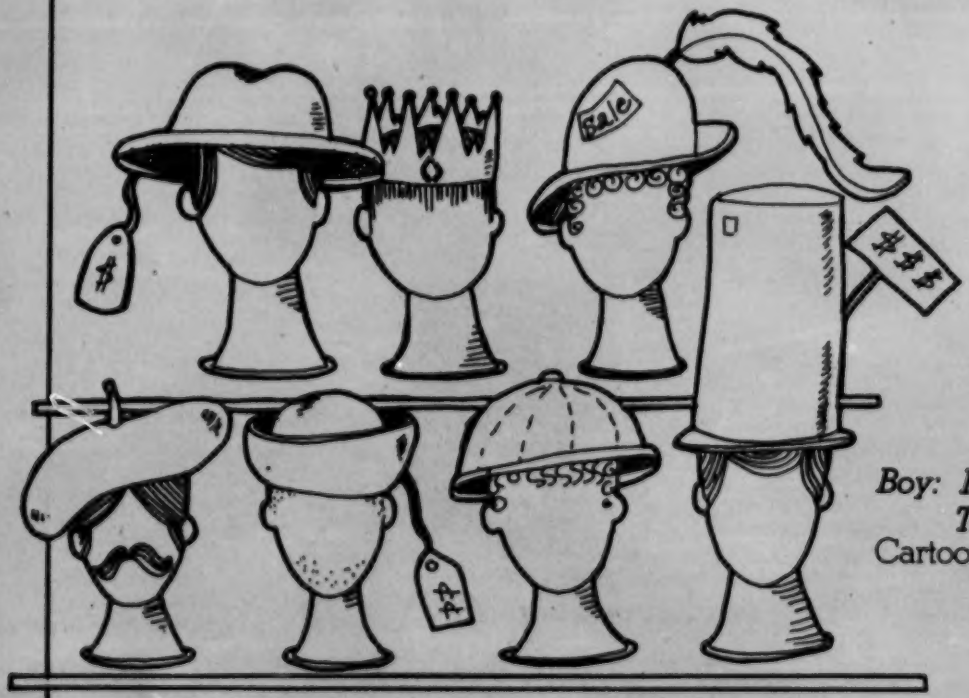
1. They want to feel safe and healthy, so they buy:
   - germ-killing mouthwashes
   - safety tires
   - locks or safes
2. They want to feel important and needed, so they buy:
   - diamond rings
   - big cars
3. They want people to like them, so they buy:
   - clothes just like the ones the gang wears
   - gifts
4. They want to feel strong, pretty, young, or handsome, so they buy:
   - reducing pills
   - exercise classes
   - false eyelashes
5. They want to have what the other people have (keeping up with the Joneses), so they buy:
   - paint for their house because the neighbors have painted their house
   - music lessons from the same teacher as Ms. Jones's daughter
6. They want romance and fun, so they buy:
   - lotions, perfume
   - tickets to movies
   - love songs on records
7. They want to belong, so they buy:
   - membership dues in a club
   - supplies for parties

Dad: Twenty-five dollars for that!
Mom: He said all the guys are wearing them.
Cartoon 1

Girl: You should see my lovely new hairpiece.
Cartoon 2

31

Girl: My date just loves lace.
Cartoon 3



Boy: I want one just like Ted bought.
Cartoon 4

QUESTION • QUESTION • QUESTION • QUESTION • QUESTION

5. Which hidden reason may have caused the person to spend money in each of the preceding cartoons? You may give more than one reason for some answers.

Cartoon 1 _____

Cartoon 2 _____

Cartoon 3 _____

Cartoon 4 _____

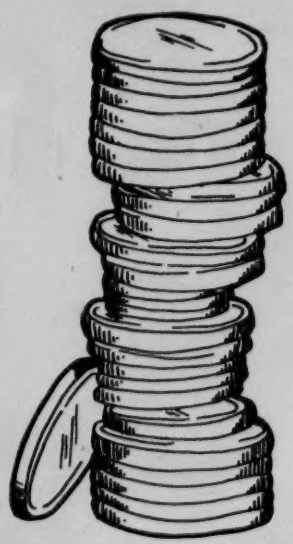
ANSWER • ANSWER • ANSWER • ANSWER • ANSWER • ANSWER

5. Cartoon 1—wanting people to like them
   Cartoon 2—needing to be pretty
   Cartoon 3—needing romance
   Cartoon 4—needing to have what others have

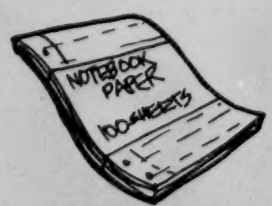
How Business Influences Consumer Decisions

Price and Brands

Price is important to many consumers. How often have you heard the saying, "You get what you pay for"? Some consumers have gone in the other direction and they buy the cheapest article or brand, believing that the lower the price is the better the bargain will be. Neither of these methods is wise. Many store owners charge a high price for cheap goods because they know the customer will pay the price. Badly made items are often purchased by the store owner to "put on sale." It is wise to examine the item and compare the price of the item to its quality.



Brand X — Brand Y = BOTH GOOD BUYS
good good
$1 $1



Brand X — Brand Y = BRAND Y BETTER BUY
good poor
$1 $0.50

Brand X — Brand Y = BRAND X BETTER BUY
good poor
$1 $1

Advertisements

Advertisements are neither all bad nor all good. However, they are often used to get people to buy many of the things that they buy. Advertising is everywhere. It is around us all the time—on the radio, in stores, on TV, at football games, and even in the sky. Can you see why advertising causes us to buy so much?

QUESTION • QUESTION • QUESTION • QUESTION • QUESTION

6. Which of the hidden reasons does each of the advertisements below use to influence the consumer to buy?

Ad 1 _____

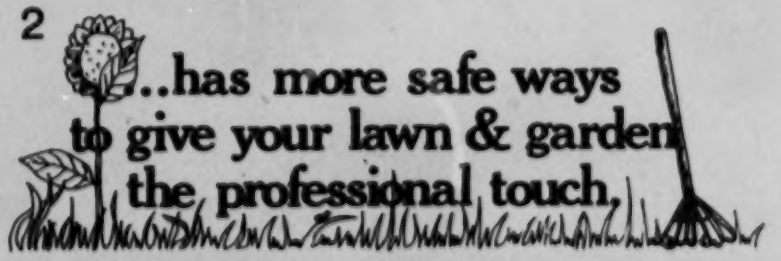
Ad 2 _____

Ad 3 _____

Ad 4 _____

1 **THEY FILL YOUR STOMACH**
(but not your iron needs)

2



3 Be a Prince...
Turn that cleaning woman
back into your wife.

4 **NO WORK, NO WASTE**
NO WORRY!

ANSWER • ANSWER • ANSWER • ANSWER • ANSWER • ANSWER

6. Ad 1—needing to feel healthy
   Ad 2—needing to feel safe
   Ad 3—needing to feel important
   Ad 4—needing to have fun

Packaging

The seller uses many colors, shapes, sizes, and smells to get the consumer to buy an item.

Do you know that some people will buy an item as large and as expensive as a car mainly because of the color? Just think how much money a dealer makes if s(he) happens to have the car of the right color on hand. What about mini, midi, and maxi looks in clothing—is the clothing dealer making money on the consumer's desire for different lengths? Do you prefer doing dishes with the lemon- or lime-scented detergent?

QUESTION • QUESTION • QUESTION • QUESTION • QUESTION

Match the packaging method in Column II, which the seller might use to cause the consumer to buy, with the items in Column I.

I	II
a. Frosted Corn Flakes	7. Put in container that can be frozen _____
b. Cocoa Krispies	8. Added flavor _____
c. T.V. Dinners	9. Added scent _____
d. King Size Detergent	10. Added sweetener _____
e. Writing Paper	11. Put in large box _____

ANSWER • ANSWER • ANSWER • ANSWER • ANSWER • ANSWER

7. c 8. b 9. e 10. a 11. d

The Store

Customers like to feel comfortable when they shop. They tend to shop only in stores that match their own income level. For this reason many people in the upper class do not shop in department stores that they consider to be lower class; and people with smaller incomes do not often go into stores they think are upper class. The wise consumer shops in many different kinds of stores. Discount stores, department stores, small shops, supermarkets, and outlet houses all can offer the consumer different kinds of value.

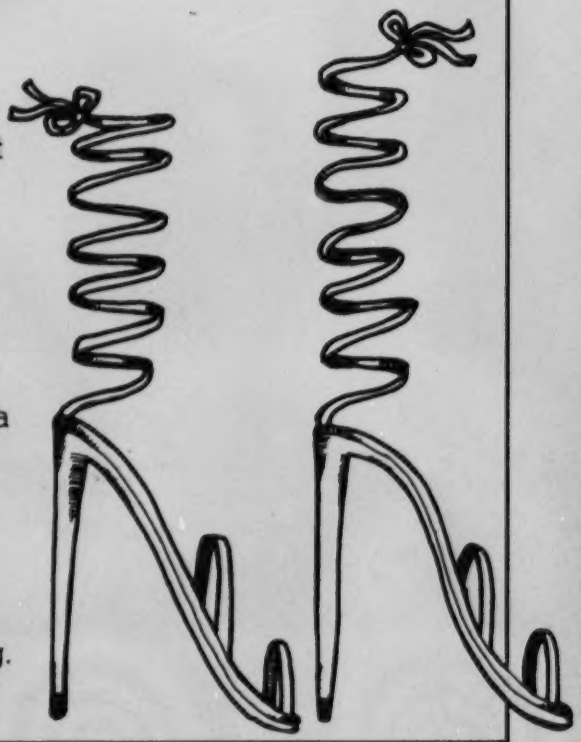
Conclusion

It is not always bad to buy in order to fulfill your unconscious needs and wants. However, many budgets have been wrecked because of poor buying habits. The wise consumer can control his/her buying.

CONSUMER DECISION-MAKING STEPS

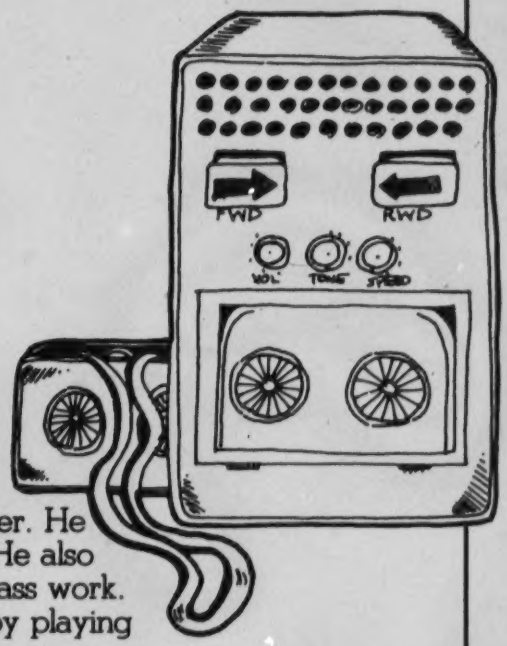
Jane goes into New World Department Store and sees a pretty pair of shoes. Her best friend has a pair just like them, which she bought on her vacation out west. Jane does not have a thing she can wear with these shoes, but she buys them anyway.

This is an example of impulse buying. Impulse buying is buying on the spur of the moment without giving much thought to the purchase. When you are spending a large amount of money, you should give your decision a great deal of thought. Small purchases should be given thought, too. However, too much time spent deciding on small purchases can waste time and energy. Consumer decision making is the opposite of impulsive buying.



These are the steps that the consumer should take before making a decision:

STEP 1 DEFINE THE PROBLEM.
STEP 2 STUDY THE PROBLEM.
STEP 3 LOOK AT ALL THE CHOICES.
STEP 4 SELECT ONE OR TWO CHOICES.
STEP 5 MAKE DECISION AND ACT UPON IT.



Step 1: Define the Problem

To define the problem, find out what you really need and want, and then set a goal which you will be able to reach.

Bill wants to buy a cassette tape recorder. He wants to tape the jam sessions of his band. He also believes the tape recorder will help in his class work. He has saved $50 from money he earned by playing for some school dances.

Step 2: Study the Problem

To study the problem, get information that will help you solve the problem. The best protection you have as a consumer is to be well-informed. The consumer must search for information about the price and quality of goods or services that s(he) wants to buy. The more you know about an item, the less likely you are to be cheated.

You also have a better chance of getting the best buy for the money. The more you shop around and compare quality and prices,

the better informed you will be. Two good sources of information that can be used at home are a mail-order catalog and the telephone. From the catalog you can get a general idea of how much an item should cost, and by using the telephone you can compare the prices in local stores.

Bill looked in a mail-order catalog to find out the general price of the style of tape recorder he wanted. He then called several stores to find the price for which they sell tape recorders. This method saved Bill the trouble of going to each store that sells tape recorders.

To get an even better idea of prices available, Bill also looked in the local newspaper. He checked all the advertisements. Remember, good advertisements:

1. introduce new products to the public
2. inform the consumer about new uses for old items
3. provide information about products
4. aid the consumer in finding a place where s(he) can buy goods.

Step 3: Look at All the Choices

Look at all the choices. Find other ways to solve your problem. At times, you will have to decide on a second method to meet your goal. Sometimes you will even have to delay reaching your goal.

What if Bill found that all the cassette tape recorders cost too much? He could consider these other answers to his problem:

1. Forget about buying a tape recorder.
2. Buy a regular tape recorder.
3. Get another part-time job, and then save his money until he has enough to buy the tape recorder.
4. Buy something else that he has been wanting.

Step 4: Select One or Two Choices

Select one or two choices, and then go shopping to compare items. It is wise to do all buying in person. Ask questions. Ask the salesperson about mark-downs, guarantees, how much it will really cost, the terms on which you must pay, etc. If you are still not sure, ask the advice of someone you trust.

After Bill had decided on one or two choices, he went to several stores. He took the slip of paper on which he had written the price he got over the phone. When he arrived at the store, he asked for and got the salesperson to show him how several tape recorders work. He then recorded on one or two of them.

Step 5: Make a Decision and Act upon It

Bill decided that he wanted the recorder.
He paid the salesperson $40.

Conclusion

Now that you have seen some of the reasons why consumers buy different items, try to make better consumer decisions and use better buying practices.

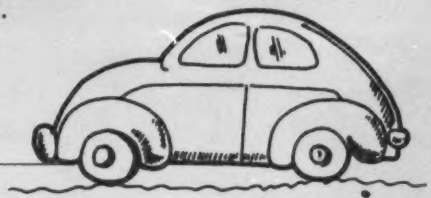
- Will you be able to go into a store that has only older people as salespersons and customers?
- Will you be more likely to buy the regular package of cornflakes rather than the individual packs?
- Will you be more likely to buy colors that match outfits you own, rather than the latest fashion color?
- Will you let your kid brother talk you into buying the cereal that he heard about on Captain Kingo?
- Will you make it a habit to use the decision-making process before buying?

ACTIVITIES

What Influences You?

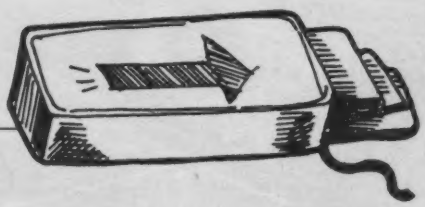
DIRECTIONS: 1. On the next three pages are some things used by business to influence you.
2. In the blank write what you think of when you see the item or statement.
3. At the end, rate yourself.

Part 1

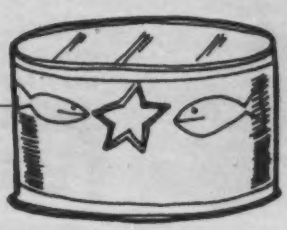
1. _____ 

2. _____

3. _____

4. _____ 

5. _____

6. _____ 

Part 2

1. The Bug: we know we've got a big thing! _____
2. The Uncola _____
3. M'm! M'm! Good! _____
4. Carry the big fresh flavor _____
5. Mom never told me about.... _____
6. Charlie, ...doesn't want tuna with good taste _____

Part 3

1. Volkswagen is a _____.
2. 7-Up is a _____.
3. Campbell's is a _____.
4. Wrigley's is a _____.
5. Ultra Brite is a _____.
6. StarKist is a _____.

1. If you got **more than two right** in Part 1, you are probably influenced a great deal by things such as shapes, forms, colors and trademarks.
2. If you got **fewer than two right** in Part 1 and **more than four right** in Part 2, you are likely to be influenced by commercials and advertisements.
3. If you did not guess **at least three correctly** before you got to Part 3 and got at least five right in Part 3, you are probably highly influenced by brand names.

ANSWER • ANSWER • ANSWER • ANSWER • ANSWER • ANSWER

PARTS 1 AND 2

1. Volkswagen
2. 7-Up
3. Campbell's
4. Wrigley's
5. Ultra Brite
6. StarKist

PART 3

1. Car
2. Soft drink
3. Soup
4. Chewing gum
5. Toothpaste
6. Tuna

How Aware of Prices Are You

DIRECTIONS: 1. Try to guess the price of each article within five cents.

2. You will find the answers on the following page. Of course, prices vary in different towns and in different stores.

1. Pack of six 10-ounce bottles of Coca-Cola _____
2. Baby Ruth candy bar _____
3. Large package of sponge hair rollers _____
4. ***Seventeen*** Magazine _____
5. 2-inch scented candle _____
6. The latest 45 record _____
7. Small bottle of fingernail polish _____
8. Simplicity, McCall, or Butterick easy-to-make pattern _____
9. Small spool of polyspun thread _____

GOOD ANSWERS:

1. $ .89	4. $1.00	7. $ .59
2. $ .20	5. $ .29	8. $1.00
3. $1.00	6. $ .99	9. $ .69

Give yourself **5** points if you guess the exact price.
Give yourself **2** points if you guess within 5¢.
Give yourself **1** point if you guess within 15¢.

BUYING A CAR

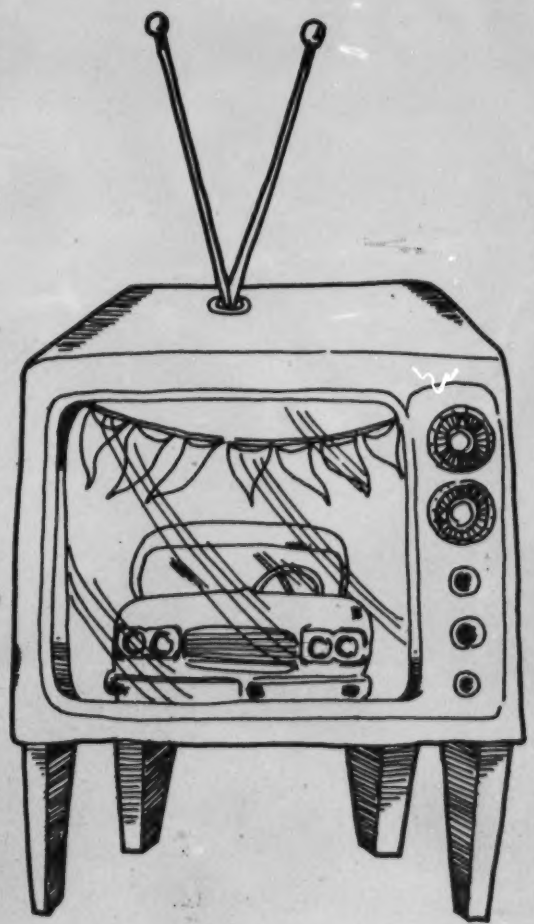
INTRODUCTION

This section of the Student Manual contains facts and questions about buying a car. As you read, you may come to a new word. To find the definition of the word, turn to the word list at the back of this section.

Buying a car can be a good or a bad experience—it is up to you. The best way to buy a car is to make plans beforehand. The ideas in this booklet will help you when you go to buy a car.

You have probably seen advertisements on television and in newspapers saying, "Come on down and get your car today at fabulous savings . . .
make up for lost time . . .
take advantage of our
penny profit sales . . .
limited numbers below cost . . . "

This kind of advertising attempts to get into a showroom people who are not ready to buy a car. Once they are in the showroom a salesperson can sell the unprepared buyers a car at a big profit. The key to not being taken in by advertisements or high-powered sales tactics is (1) **to prepare for buying the car before going to the showroom** and (2) **to stick to your plans.**



PREPARING TO BUY A CAR

There are a number of important things you should do before you even look at a car. They are:

1. **Decide why you need a car.**
2. **Set the highest price you can afford to spend for the car.**
3. **Decide on which model and what extras.**
4. **Make plans for financing.**
5. **Find a dealer you can trust.**

QUESTION • QUESTION • QUESTION • QUESTION • QUESTION

1. Mel and Betsy were out on a Saturday drive with friends when they saw a large sign outside a car dealer's showroom announcing a "once in a lifetime sale." Should they stop and look at the car? Yes _____ No _____ What are some reasons for your answer?

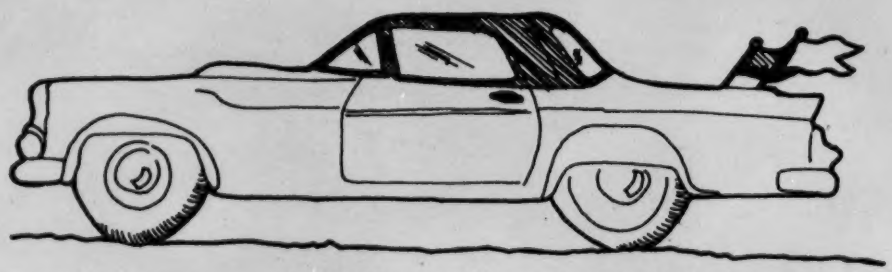
_____

_____

_____

ANSWER • ANSWER • ANSWER • ANSWER • ANSWER • ANSWER

1. No. They have not made any plans for buying a car. If they stop, they may be fast-talked into a bad deal.



Let's look again at the things you should do before going into a showroom or a used car lot.

1. **Decide why you need a car.** A car is a necessity for most families. Cars are used for work, business, shopping, and for fun activities. Cars cost money, however, so you have to decide why you need a car and how much money it will take to buy it and keep it running.

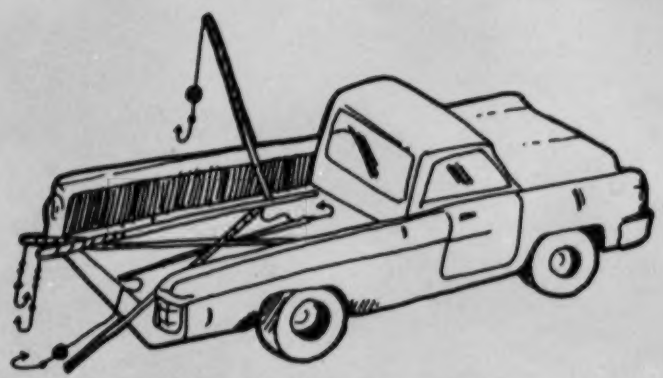
When you are trying to decide whether to trade in an old car for a new one, there are some important things to think about:

a. **Safety.** If your present car is unsafe, you need a new one.

b. **Reliability.** If your car is difficult to start, breaks down, and is getting fixed too often, you probably need another car.

c. **Expanding Family.** When you are married and have children, sometimes a larger car is needed.

d. **Repairs.** A car with fewer than 15,000 miles has few repair bills. Big repair bills can be expected on a car with over 45,000 miles on it.



QUESTION • QUESTION • QUESTION • QUESTION • QUESTION

2. Mel and Betsy have a 1964 pickup truck. It has 40,000 miles on it and needs two front tires. Sometimes it doesn't start and has to be pushed. It is in and out of the repair shop all of the time. They have two children, aged six and eight, and have started going on weekend fishing trips. What are some of the reasons they might need a new car?

a. _____

_____

b. _____

_____

c. _____

_____

d. _____

_____

ANSWER • ANSWER • ANSWER • ANSWER • ANSWER • ANSWER

2. a. **Safety.** Worn tires cannot be trusted and frequently cause accidents.

   b. **Reliability.** It is not running well and because it is old it cannot be trusted for long trips and emergencies.

   c. **Expanding Family.** Since they now have two older children and like to take family trips, the truck is too small.

   d. **Repair Bills.** They are paying repair bills now and will probably have to pay even more expensive bills soon because the truck has nearly 45,000 miles on it.

2. **Set the highest price you can pay for the new car.** When you decide to get a new car you need to determine how much money you can spend. This means you must see how much money you have on hand, how many bills you have to pay, and how much money you are making.

The prices of new cars run from $3,000 for subcompacts to over $6,000 for large American models. You can choose a car within these prices, or you may decide that a good used car for less than $3,000 may be a better buy for you.

When deciding which car to buy, you should look at (1) your present savings, (2) the value of your old car if you have one, and (3) the price of the new car. Banks have official books, sometimes called "blue books," that list current prices for used cars. You can check these prices and the value of your old car by going to a bank that makes automobile loans.

3. **Decide on which model and which extras.** The amount of money you can spend and the reason you need a car will help you decide the kind of car you should buy and also the number of extras you should get. You have many choices. For example, if you have $3,500 to spend you might get a new compact car with no extras, or you might get a good used car with air conditioning and a tape deck. Remember that extras like air conditioning, tape decks, radios, and V-8 engines cost money.

The most important thing to remember is: **Decide what you want before you go to a car dealer.** If you do this, then you take fewer chances of buying something you can not afford.

4. **Make arrangements for financing the car.** The cheapest way to buy a car is with cash. Often you will not have the cash, however, and you will have to borrow money. The best approach is to borrow the money from a lender who will charge you the least amount of interest. This should be done **before** you buy the car. Don't wait until you have found the car you want and then have to settle for whatever credit you can get.

The following are helpful suggestions that will save you money when you need to finance a car.

a. **Borrow from a bank or a credit union.** These two places charge the lowest interest rates. A car dealer may suggest "on-the-spot financing." It will be fast and easy but you might have to pay more for the loan.

b. **Borrow only the amount of money you need.** Look at the table below. The more money you borrow the more interest you pay. For example, the interest on a loan of $1,500 for three years may be about $200, but if you borrow only $1,000 for the three years the interest would be $150. Therefore, if you borrow $1,500 when only $1,000 is necessary, you pay $50 interest for money you do not need. You can see that it is worthwhile to **borrow only what you need.**

Amount Borrowed	Length of Time Borrowed	Interest
$1,500	3 years	$200
$1,000	3 years	$150

5. **Borrow for the shortest possible time.** The longer you take to repay the loan, the more interest you will pay. As the table below shows, if you borrow $1,500 for three years it will cost about $200, but if you borrow the same amount for two years it will cost you about $150. By borrowing the money for two years rather than three years you save $50.

Amount Borrowed	Length of Time Borrowed	Interest
$1,500	3 years	$200
$1,500	2 years	$150

To decide how much you need to borrow, write down the value of your car (your bank can tell you this) and add the amount of other money you have on hand. This will give you the amount of available cash.

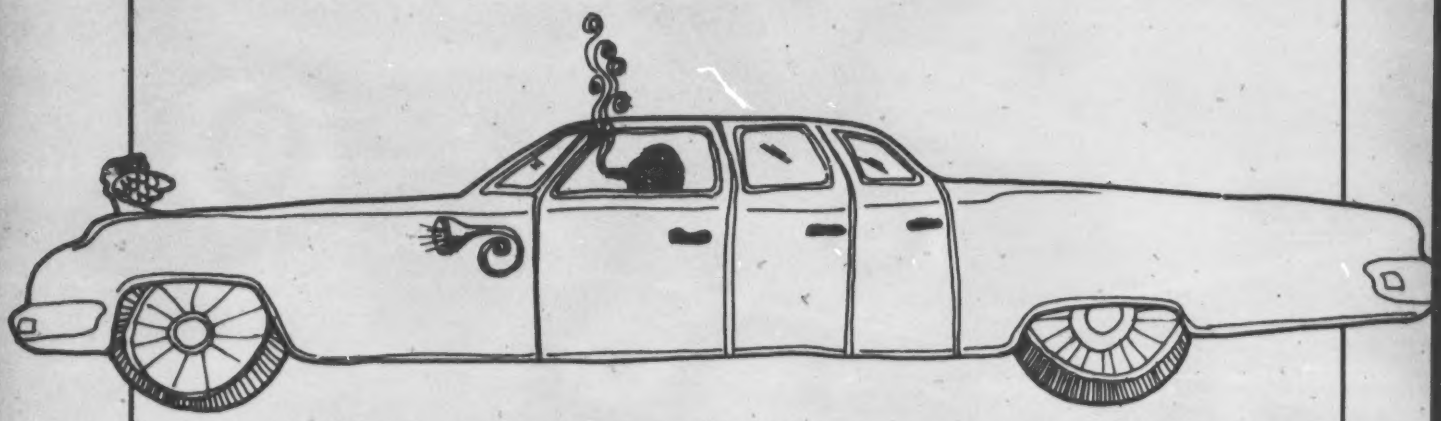
EXAMPLE

Old car value:	$ 700
Money on hand:	+ 300
Available cash:	$1,000

Then subtract the available cash from the total cost of the car. The remaining amount is the money that needs to be borrowed.

EXAMPLE

Total car cost:	$3,000
Available cash:	−1,000
AMOUNT TO BE BORROWED:	$2,000



QUESTION • QUESTION • QUESTION • QUESTION • QUESTION

Mel and Betsy have determined that the top price they can pay for their new car is $3,000. They have chosen the model and the extras. They have looked up the value of their old car at the bank and have found that it is worth $500. They have $1,500 in their savings account.

3. a. Where would be the best place for them to borrow the money? _____

_____

Why? _____

_____

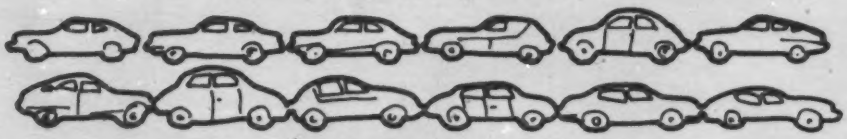
b. How much would you suggest that they borrow? (Work out your answer below.)

ANSWER • ANSWER • ANSWER • ANSWER • ANSWER • ANSWER

3. a. They should go to a bank or to a credit union because they will get the money at lower interest and they will not have to make financing decisions while they are actually buying the car.

   b. The answer you probably suggested is $1,500. You got this answer by having them use all of their savings for the car. Actually, it is always a good idea to have some money in the bank for emergencies, so it would be better for them to borrow $1,500 and only use $1,000 of their savings. Then they will have $500 left in the bank.

New Car Price:	$3,000
Old Car Value:	− 500
Money Needed:	$2,500
Available from Savings:	−1,000
Money to be Borrowed:	$1,500



6. **Find a dealer you can trust.** Knowing the car dealer is important when buying a car. A reputable dealer wants you to be satisfied so you will come back to him/her to have your car fixed and to buy a new one. When looking for a good dealer ask the following questions:

(1) Has the dealer been in your town for a long time?

(2) Have your neighbors, relatives, or friends bought from the dealer and been satisfied?

(3) Have people that you know bought more than one car from the dealer?

(4) Is the dealer's advertising believable?

QUESTION • QUESTION • QUESTION • QUESTION • QUESTION

It is good that Mel and Betsy did not go into the showroom when they were driving with their friends. Now they feel that they are ready to go shopping for a car. What do you think they have done to prepare for this? (List your answers below and compare them to the answers on the next page.)

4. a. _____

b. _____

c. _____

d. _____

e. _____

ANSWER • ANSWER • ANSWER • ANSWER • ANSWER • ANSWER

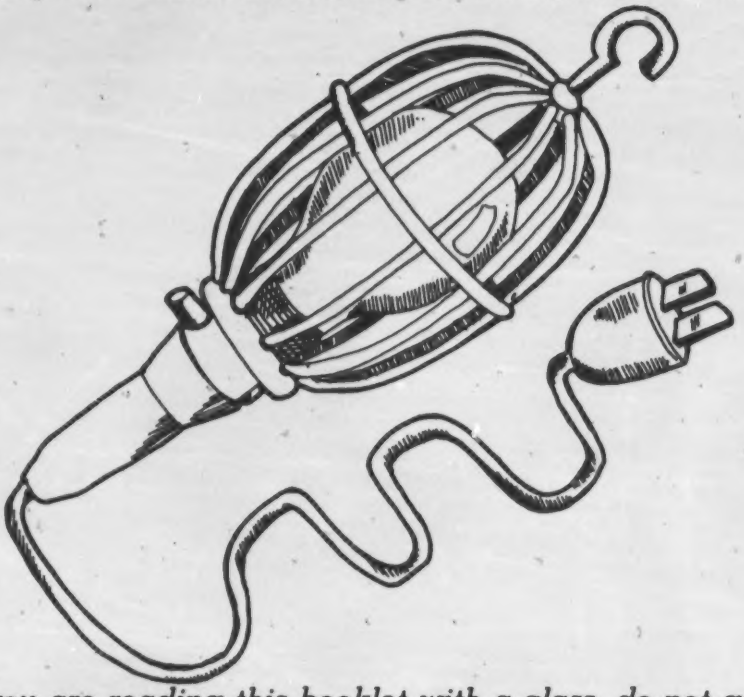
4. a. They have decided they need a car.

   b. They know how much money they can spend.

   c. They know what kind of car, which model and which extras will be most useful to them.

   d. They have made arrangements for borrowing the money.

   e. They have asked about the reputations of local dealers.



If you are reading this booklet with a class, do not go on to the next part yet. When everyone is ready, the class will discuss the answers to the questions in this part.

While waiting for the class to finish, you may begin the crossword puzzle found at the end of this section.

Buying a New Car

Now you are ready to go shopping for a car. Keep the following items in mind.

1. **Shop comparatively.** Comparison shopping means checking the prices of at least three dealers. This is the way to do it:

(1) Go to the dealers, look at the cars, and get written prices.

(2) Return home and compare prices.

(3) Decide where to buy the car.

(4) Go back to the dealer you have chosen.

By following these steps you will not be taken in by fast talk and promises of the "best deal in town."

2. **Check the sticker price.** A sticker price is required by law to be placed on the window of all new cars. Don't take it too seriously. Most dealers will sell for less than the sticker price. You should expect a 20 percent discount off the sticker price on most cars. For example, if the sticker price is $3,000, a 20 percent cash discount would equal $600.

Sticker Price:	$3,000
Discount Percentage:	× .20
Cash Discount:	$ 600

When you subtract the $600 discount from $3,000 sticker price you get $2,400. This is the price you should expect to pay for the car.

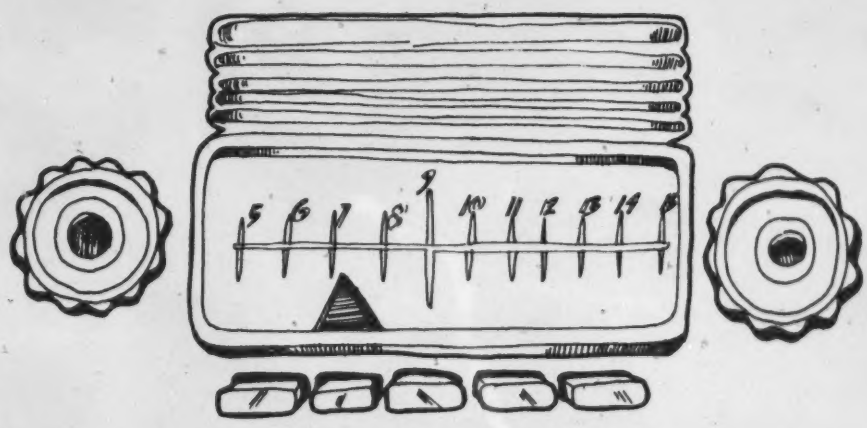
Sticker Price:	$3,000
Cash Discount	− 600
Price to Pay:	$2,400

QUESTION • QUESTION • QUESTION • QUESTION • QUESTION

5. Mel and Betsy have found a station wagon that has a sticker price of $2,700. Using the method described above, find the cash discount. Then find the price that Mel and Betsy should expect to pay for the station wagon. Work out your answer in the space below.

ANSWER • ANSWER • ANSWER • ANSWER • ANSWER • ANSWER

6. Sticker Price:	$2,700
Discount Percentage:	× .20
Cash Discount:	$ 540
Sticker Price:	$2,700
Cash Discount:	− 540
Price to Pay:	$2,160



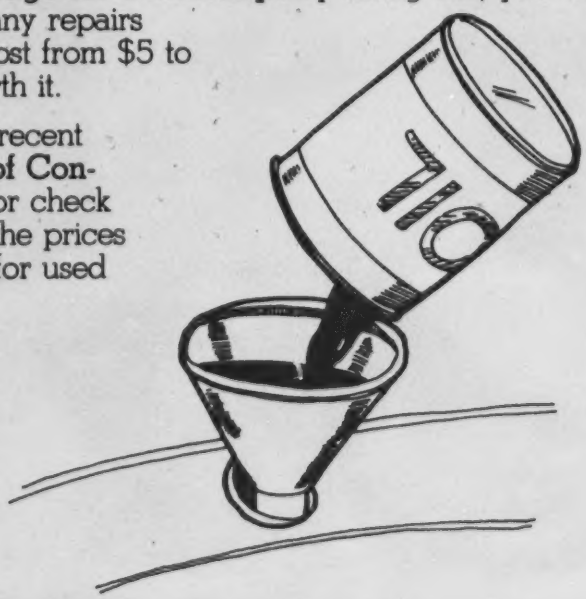
3. **Don't be sidetracked.** Ask to see the car you want. A salesperson will try to sell what is in the showroom. You may not want an automatic transmission, but the salesperson might tell you that "this car with automatic was made for you." Insist that you don't want it. You will get what you want when the salesperson knows that you mean business.

4. **Have the salesperson put the price in writing.** As you go to each dealer have the salesperson put the price of the car and its extras in writing on the dealer forms. Make sure (s)he also puts the amount of money (s)he is giving you for your old car. Have the salesperson sign the form. It will be easy for you to compare these forms at home, and you will not be cheated when you go back to buy the car you have chosen.

Buying a Used Car

When buying a used car, follow the directions just given and add the following:

1. **Choose from recent models.** Stick to the simple cars without power-operated extra features. This should provide more trouble-free service per dollar, burn less gas, and cost less when repairs are necessary.
2. **Do not be fooled by mileage on the odometer or by shiny appearances.** Although it is against the law, some people may set back the miles showing on the odometer. Used car dealers are also experts at making a used car look good on the outside.
3. **Take it to a garage for a checkup.** By doing this, you will find out if there are any repairs needed. It will cost from $5 to $25 but it is worth it.
4. Check the most recent **Annual Guide of Consumer Reports** or check with a bank for the prices you should pay for used cars.



The Games Salespersons Play

Watch out for the "games" that salespersons play. If you go to a good dealer you may never face a dishonest salesperson, but it is good to know how they operate. Some of the common games are listed below:

1. **The "highball."** In this game the salesperson will offer you such a high price for your old car that no other dealer will be able to match it. It will also be high enough to make you want to buy the car right away. Before you know it, you may be buying the car. Then it will happen. The salesperson will find out that (s)he has made a mistake on the trade-in price for your old car, and cannot give you what was promised. You may be angry, but the salesperson hopes that by this time you will want the car enough to go through with the deal. If you do, you are playing the salesperson's game. You are being taken.

2. **The "lowball."** In this game the price of the new car is made so low that you will get excited about owning it. Then the low price will be changed to a higher price. The salesperson will make some excuse for the change. Don't fall for this trick.

3. **The unauthorized offer.** In this game the salesperson appears to be giving you a good deal. (S)he then takes the deal to the manager who refuses to okay it and scolds the salesperson. You are made to feel sorry for the salesperson and it is hoped that you will feel sorry enough for him/her to buy the car anyway. If you do buy it, you are playing the salesperson's game.

In all three games you are being used for the salesperson's profit. Don't be used. **Walk out of the showroom if you think the salesperson is being dishonest. Don't go back.** Dishonest business practices can also be reported to the local Better Business Bureau.

QUESTION • QUESTION • QUESTION • QUESTION • QUESTION

Betsy and Mel planned to buy their new car by following the five steps we talked about in the first part of this section. Then they went to three dealers and checked sticker prices and discounts. They insisted on looking only at the kind of car they wanted. A few days later, after deciding at home what car to buy, they went back to a dealer to buy the car. While writing up the bill, the salesperson found a mistake. She told them she did not charge enough for the automatic transmission but it would only cost them $75 more and that wasn't much considering the bargain (s)he was giving them.

Answer the following questions:

7. a. What kind of a game was the salesperson playing?

_____

b. What were some of the correct things Betsy and Mel did while shopping for the car?

(1) _____

_____

(2) _____

_____

(3) _____

_____

c. Can you think of something they forgot to do?

_____

d. What do you think they did when the salesperson wanted to charge them $75 more?

_____

ANSWER • ANSWER • ANSWER • ANSWER • ANSWER • ANSWER

7. a. The salesperson was playing the "lowball" game. She made the price of the new car low and wanted the customers to pay $75 more.

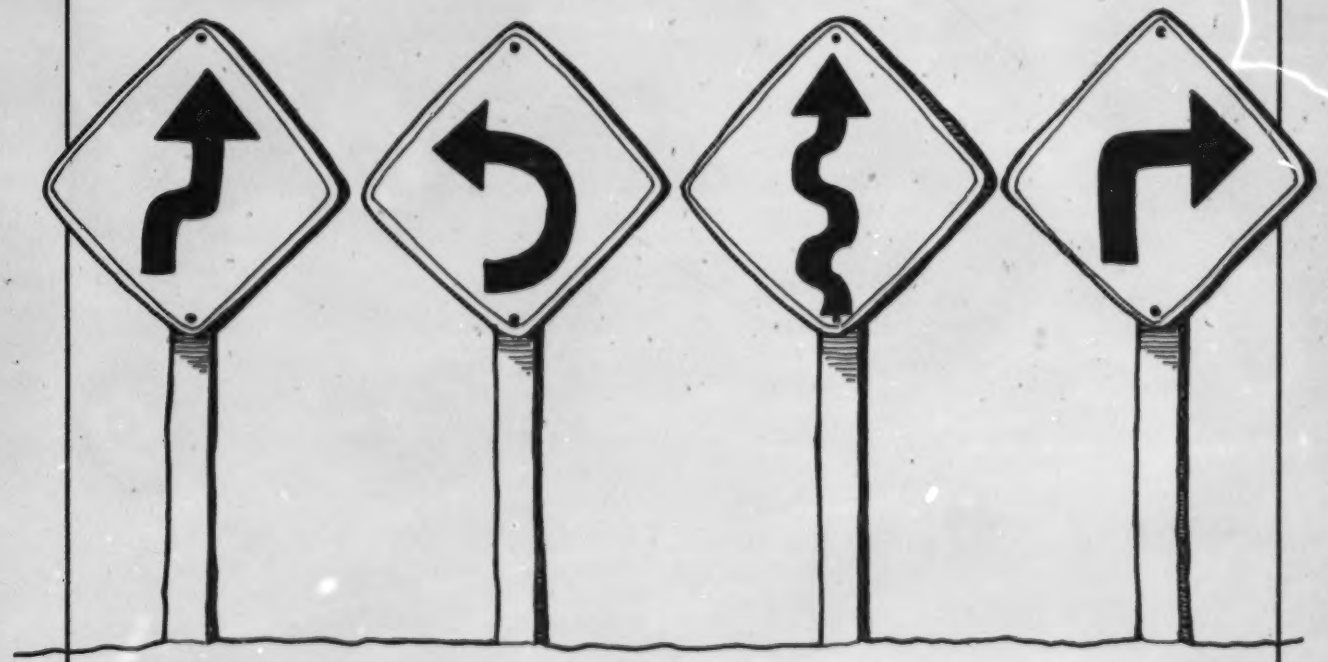
   b. (1) They shopped comparatively and decided at home which car to buy.

   (2) They checked the sticker price and discount.

   (3) They weren't sidetracked, but insisted on what they wanted.

   c. They did not have the dealer write and sign on company forms the exact cost. The salesperson then wanted to charge them more for the automatic transmission.

   d. They walked out of the showroom and did not go back again.



WORD LIST

Learn the meanings of the following words to help you when buying a car.

Automatic transmission: A system which changes the gears of a car automatically so that a person does not have to shift by hand.

Extras, options or accessories: Extra equipment on a car that is not necessary but adds to convenience and comfort.

Financing: The procedure by which a buyer borrows money to pay for a car when (s)he does not have enough cash on hand. Payments are made over a number of months but extra charges called **interest** must be paid.

Model: A description of the type of car. Examples: Sedan, sport coupe, compact, subcompact.

Odometer: An instrument which records the number of miles the car has been driven. It is generally combined with the speedometer and is found on the dashboard directly in front of the driver.

Reputable dealer: A person or company known for selling good cars at a fair price.

Sticker price: The manufacturer's suggested selling price plus transportation and preparation costs. This must be attached to the window of the new automobile.

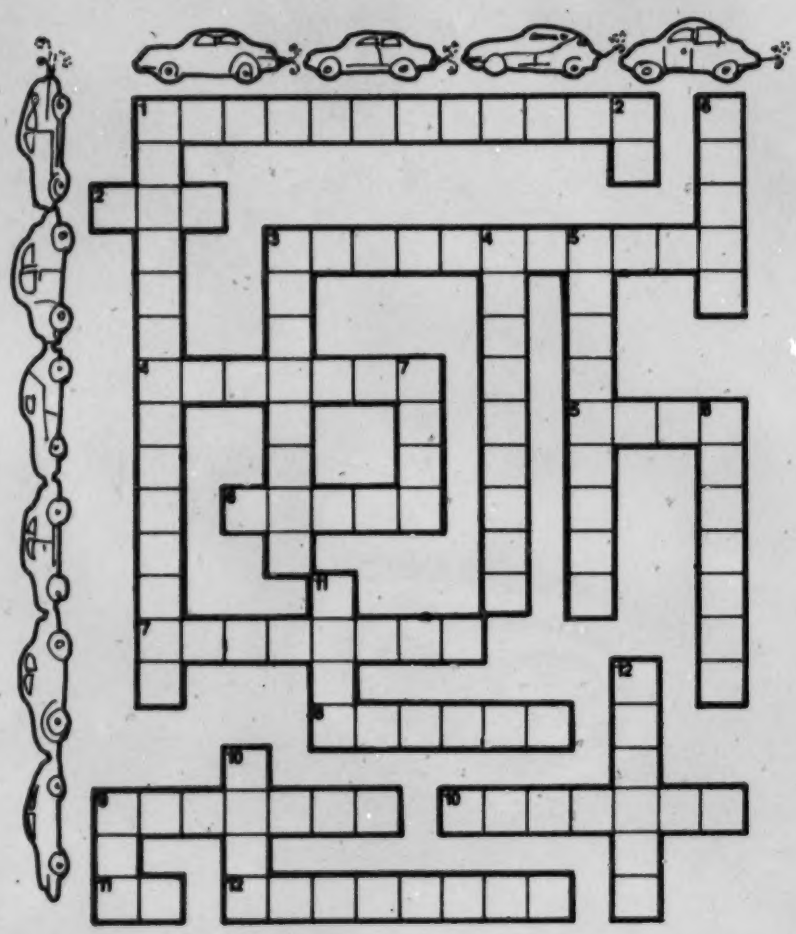
V-8 A term used to indicate the number and placement of cylinders in the car. A larger number of cylinders generally increases the power produced by the engine, but also increases the amount of gas the car uses. Cars generally have eight, six, or four cylinders.

Now that you have read this section of the Student Manual and have answered the questions, you are aware of the points to remember when buying a car. There may be some more questions in your mind. You may feel free to bring them up when the class discusses the questions you have answered in this part.

If the class is not finished, you may go on to the crossword puzzle.

ACTIVITIES

Crossword Puzzle

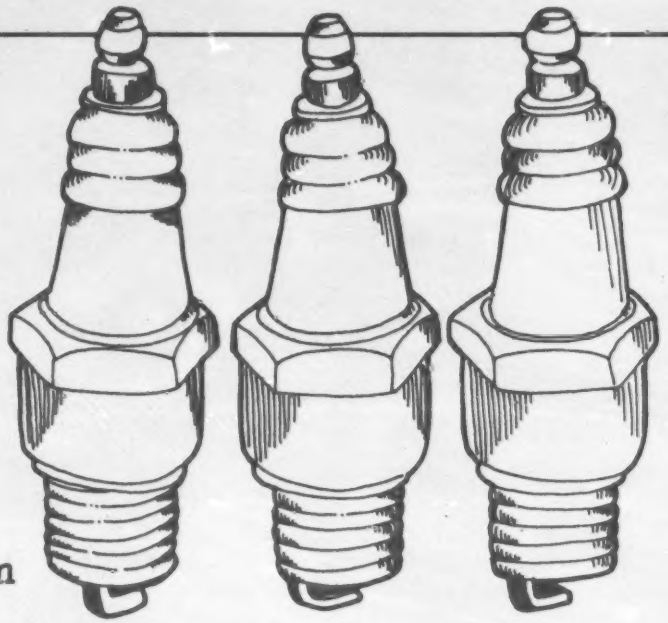


Across

1. A salesperson talking about automatic as an option is referring to the car's _____.
2. A luxury in many countries but a necessity in the U.S.
3. The type of shopping which helps you make the best car buy.
4. Extra equipment on cars which can greatly add to the total cost.
5. A salesperson has a better chance of making more money if (s)he can make a quick _____.
6. A four-door car.
7. In order to make it appear that a car has been driven fewer miles than it actually has, dishonest salespersons can turn back the _____.
8. Most salespersons work for a car _____.
9. The procedure for buying a car when you can not pay cash.
10. When buying a new car you should always check the _____ price.
11. Should you buy a car without making careful plans?
12. A "game" in which a salesperson appears willing to give you a fantastic price for your old car.

Down

1. The main use for an automobile.
2. When a salesperson asks you to test drive a car you can not afford you should say _____.
3. The part of the car indicated by V-8 or 6.
4. A dealer with a good reputation is called a _____ dealer.
5. An important procedure for checking out a used-car and getting the feel of a new car.
6. One of the first steps in planning to buy a car is to choose the _____ which best fits your needs and pocketbook.
7. An advertising phrase used to get the customer interested in a new car: "This car must be _____ to be appreciated."
8. The game a salesperson is playing when (s)he offers a low price on a new car and then raises it at the last moment.
9. Cars are used for many purposes. One of them is _____.
10. The cheapest way to buy a car.
11. The first step in buying a car is to determine the _____.
12. The best person to see when you have to borrow money.

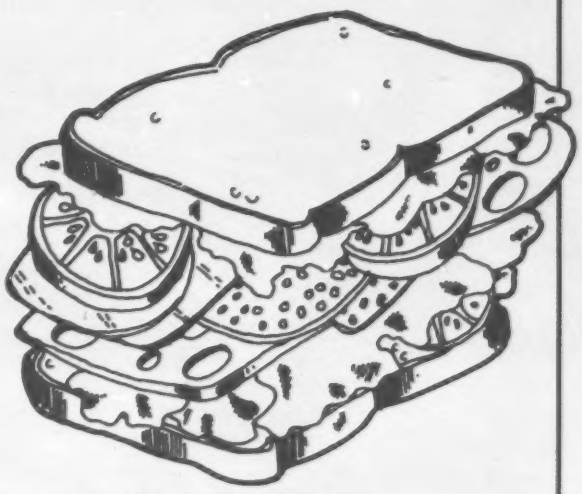


Summary Problem

Mike is 17 years old and goes to your school. He does not have a car. He has just started a job at a supermarket making $150 a month. He lives at home and will give $50 a month to his family. He has $300 in the bank. Mike is now thinking about getting a car. Help him make the necessary car buying decisions.

CONVENIENCE FOODS

INTRODUCTION



This section of the Student Manual is about convenience foods. You may have used these foods if you help out in the kitchen.

Objectives

When you have finished this section, you should be able to:

1. define convenience food
2. describe ready-to-serve foods
3. describe ready-to-use foods
4. explain how to buy
   - canned foods
   - frozen foods
   - dried foods
   - packaged mixes
   - ready-to-serve foods
   - ready-to-use foods
5. read the label of a food product and use it to decide what the best buy is
6. compare preparation time to cost in deciding between convenience foods and homemade food products

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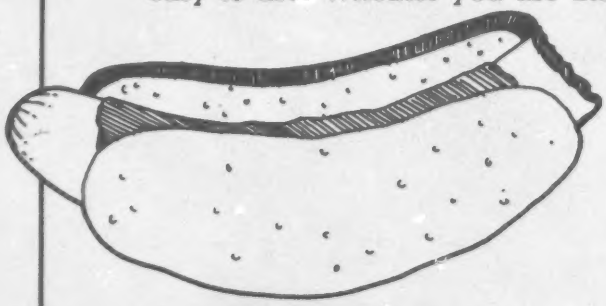
WHAT ARE CONVENIENCE FOODS?

Foods that are completely or partly prepared are called **convenience foods.** All convenience foods are made to save the user time.

Can you guess how long we have had this kind of food? We usually think of convenience foods as being new. They are really rather old since the first convenience food was reported thousands of years ago.

The first convenience food was dried peas. They were used by travelers because they were light-weight and could be stored for long periods of time.

Now that you are becoming a teenager, you will want to be able to fix good food in a short amount of time. Convenience foods can play an important role in your life because they are so speedy and easy to use. Whether you use them to fix pizza for your friends or to cook supper for your family, you will discover how quick and easy they make cooking.



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Canned Foods

Canned foods are one type of convenience food. Canned fruits, vegetables, juices, soups, meats, and already-prepared dishes, such as corned beef hash and beef stew, are probably common to you.

Canned foods are cleaned, peeled, sliced, and sometimes cooked before they are sealed in a can. Since all of the preparation is done, you just have to open the can, perhaps heat it, and then serve it.

When you buy canned foods it is important to read the label so that you know what is inside the container. Here are important things that the label should have on it:

1. The brand name of the food. The brand name tells you who makes the food. Kraft, Nabisco, and Green Giant are some brand names.
2. The size and style, such as sliced peaches or whole corn.
3. The amount. How much food the can contains, by weight or measure.
4. The age of the product. The date the food was canned.
5. A recipe. An idea of how to use the food.
6. Nutrients. Protein, vitamins, minerals, carbohydrates, and calories the food contains.
7. Contents. The amount of sugar, water, beef, corn, salt, etc., the food contains.
8. Manufacturer. Where the food was processed.

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Read the label from this can of food, and then see if you can answer the questions below.

1. Does this food have a brand name? If so, what is it?
2. What size and style is this food?
3. Are the nutrients listed on the label? If so, what are they?
4. What are the contents?
5. What amount of food is in the can?

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Frozen Foods

Many different types of food are frozen. Frozen foods are helpful because they let you eat foods that taste fresh whenever you want them. Some examples are:

- **Fruits,** such as strawberries, and **fruit juices,** such as orange juice, can be bought any time of the year.
- **Vegetables,** such as frozen peas, taste fresh any time of the year.
- Baked goods, such as cake, bread, and pies can be frozen until you want them and will still have a fresh taste.
- **Meats, poultry, and fish,** such as ground beef, chicken, and catfish, keep fresh when frozen.

Foods may be frozen either raw or cooked. Raw frozen foods must be thawed, and then cooked before serving. Frozen chicken, for example, is a raw frozen food.

Cooked frozen foods must be thawed and sometimes heated before serving. Frozen apple pie that is already cooked is a cooked frozen food.

Other frozen foods may only need to be thawed or diluted before using. Frozen strawberries only need to be thawed. Frozen orange juice only needs to be diluted before using.

Frozen foods must be stored in the freezer. If they are thawed, even accidentally, they must be cooked right away. Do not refreeze frozen foods. Food that has been completely thawed and frozen again may become poisonous. You can keep frozen foods in your freezer for months.

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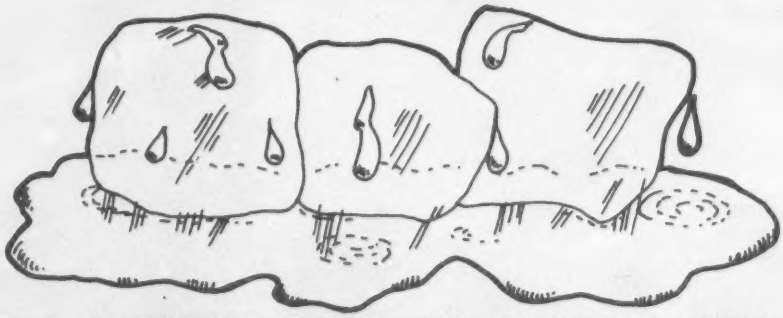

QUESTION • QUESTION • QUESTION • QUESTION • QUESTION

1. Choose frozen food in packages that are in **good shape**. Why would you not want to buy torn packages? _____
2. Buy only amounts that you can use or **store properly**. Why would you not want to buy frozen food if your family did not have a freezer or enough space in the freezer? _____
3. Ask for **insulated bags** (bags that keep the food cold). Why do you think insulated bags are important? _____

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ANSWER • ANSWER • ANSWER • ANSWER • ANSWER • ANSWER

1. The food may fall out of the torn package and the food may get dirty.
2. The food will go bad.
3. The food would thaw before you got home.

Dried Foods

Some foods are dried by the **sun** or **machines,** which take the water out of the food. These dried foods are still another type of convenience food. Dried foods you may be familiar with are raisins, prunes, apricots, and apples. Usually, water is added to most dried foods to make them juicy. A new way of drying food is **freeze-drying**. Freeze-drying is now being done to coffee, peanuts, potato chips, orange juice, and meats.

To buy dried foods wisely you need to read the labels. Of course, it is smart to do this when buying any type of food. Dried foods are packaged in foil, plastic wrap, metal cans, and even glass jars. Make sure the package is moisture proof. A moisture-proof package keeps water or dampness from entering. Moisture proof packages are very important because if dried foods get wet they are not as good to eat.

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Packaged Mixes

You have probably seen packaged mixes at the store. They are fun to use because they let you make baked foods at home without taking much time. There are cake mixes, biscuit mixes, pie mixes, and roll and muffin mixes. These packaged mixes are another kind of convenience food. They are fun to use, are quick to make, and do not cost very much.

What packaged mixes have you used at home?

_____

_____

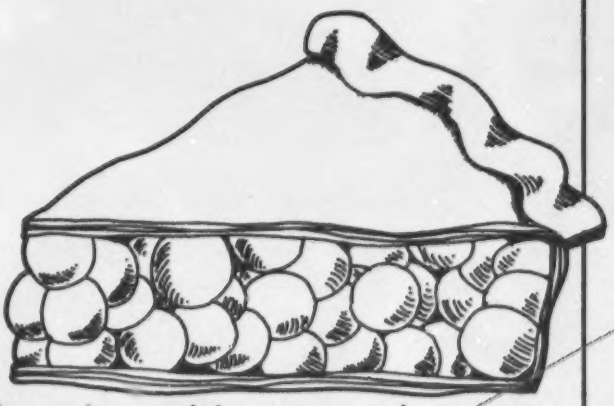
You can make a plain mix different by adding raisins, nuts, chocolate chips, fruit, or even instant coffee before baking. In this way a plain yellow cake can become a raisin cake, chocolate chip cake, orange cake, or mocha cake.

Why don't you go home tonight and ask if you can bake a cake by using a mix. How would you like to make the plain mix different?

You do not always have to buy packaged mixes in order to save time when baking. You can make mixes at home in large amounts, and then store them until you want to bake. A basic mix can be used to make biscuits, griddlecakes, cookies, or cakes. Making mixes at home takes more time than buying them at a store.

It is up to you to compare the cost of home-prepared mixes to packaged mixes. Remember, the packaged mix may not have as much egg, milk, or fat as a home-prepared mix.

Comparing Packaged Mixes



To decide what is the best buy consider these points:

- the **cost of other forms of the same food** (for example, a packaged cake mix compared with a cake bought in a bakery)
- the **time** it takes to make the different forms of the same product
- how **taste and looks** compare with other forms
- what **other foods need to be added**
- is the **amount of mix** too much, just right, or not enough
- can the mix be **used for many different baked goods**
- what **mixing and baking equipment** (bowls, spoons, pans) is needed

QUESTION • QUESTION • QUESTION • QUESTION • QUESTION

Circle the correct answer.

TF1. Packaged mixes are one type of convenience food.

TF2. You cannot make a plain mix different by adding other foods.

TF3. You need to compare the cost of mixes made at home and mixes sold at stores.

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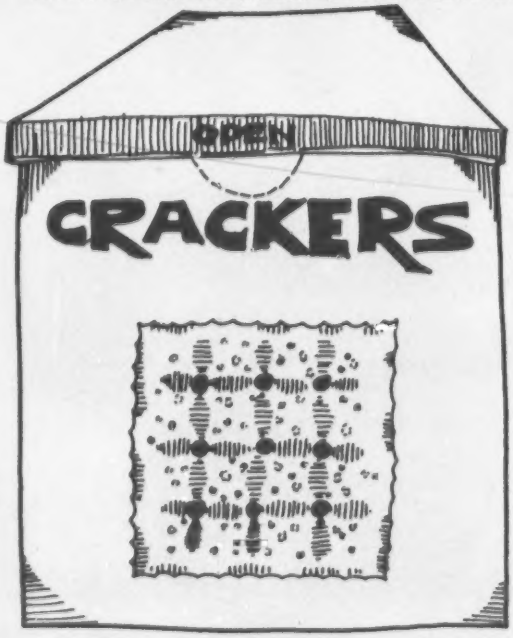
ANSWER • ANSWER • ANSWER • ANSWER • ANSWER • ANSWER

1. **True.** Packaged mixes are one type of convenience food.
2. **False.** You can add foods like raisins to a plain mix.
3. **True.** There are times when it may be wiser to use packaged mixes, and other times when mixes made at home are wiser to use.

Ready-To-Serve and Ready-To-Use Foods

Convenience foods like the ones described above are also either ready-to-serve, ready-to-use, or both. Ready-to-serve foods, such as crackers, cold cereals, cold cuts, pickles, and bakery products, you simply have to open the package and eat the food. Ready-to-use foods, such as coffee, tea, instant milk, brown-and-serve rolls, canned, and frozen foods, all have the first steps of preparation done. All you need to do is heat or bake the food.

When shopping, you need to compare between varieties of both ready-to-serve and ready-to-use foods. For example, Donna went shopping for frosted corn flakes because she liked their sugary taste. While looking for the frosted corn flakes she noticed that the regular corn flakes cost much less. How could she make use of the regular corn flakes and still have the frosted taste? She could put sugar on the regular corn flakes before eating them. This way, she'd have the sugary taste and also save money.



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THE BASIC FOUR

Many times, ready-to-eat foods are used as snacks. Most teenagers eat snacks between meals or even in place of a meal. It is important that these foods give you energy and help you meet the basic four food groups.

When you eat potato chips and chocolate and drink colas for a snack you aren't meeting the basic four. Good snacks include foods such as fruits, cold cuts, ice cream, peanuts, cheese and crackers, peanut butter, popcorn, cereals, and cookies. Drinks such as milk, vegetable and fruit juices, and lemonade are easy to fix and they are nutritious. If you eat these kinds of snacks, you will be meeting the basic four.

In the spaces below, write in two snacks from each food group.

1. _____
2. _____

1. _____
2. _____

MILKS & CHEESES	MEAT FISH EGGS	FRUITS & VEGETABLES	BREAD & CEREAL
1. _____			1. _____
2. _____			2. _____

81

QUESTION • QUESTION • QUESTION • QUESTION • QUESTION

4. If you were asked to shop and prepare dinner for tonight, what would you do? Your menu is:

Fried Chicken
Mashed Potatoes *Buttered Peas*
Bread and Butter
Celery and Carrot Sticks
Apple Pie *Coffee*

Decide which form of each food would save you the most time.

Place an X next to your choice.

a. To save the most time when making fried chicken,

_____(1) buy a whole raw chicken.

_____(2) raise a live chicken.

_____(3) buy frozen breaded-and-cooked chicken parts.

b. To save the most time when having mashed potatoes,

_____(1) grow your own potatoes.

_____(2) buy boxed mashed potatoes.

_____(3) buy a sack of potatoes.

c. To save the most time when serving buttered peas,

_____(1) buy a can of peas.

_____(2) buy frozen peas.

_____(3) buy fresh peas.

d. To save the most time when serving bread,

_____(1) make bread from scratch.

_____(2) make bread from a packaged mix.

_____(3) buy a loaf of bread.

e. To save the most time when serving apple pie,

_____(1) buy a pie from a bakery.

_____(2) buy a packaged pie mix and a can of apples.

_____(3) buy a frozen pie.

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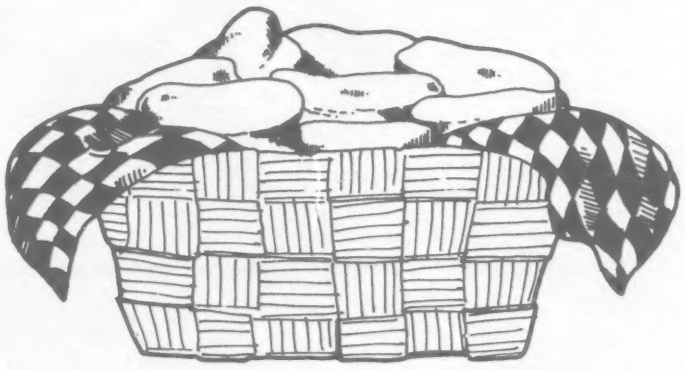
ANSWER • ANSWER • ANSWER • ANSWER • ANSWER • ANSWER

4.—a.(3), b.(2), c.(1), d.(3), e.(1)



BASIC BISCUIT MIX

13 Cups

9 cups sifted all-purpose flour

⅓ cup baking powder

1 tablespoon salt

2 teaspoons cream of tartar

4 tablespoons sugar

1 cup nonfat dry milk

2 cups shortening that does not require being put in the refrigerator

1. Sift together the flour, baking powder, salt, cream of tartar, sugar, and dry milk three times.
2. Cut in shortening with pastry blender or two knives until mixture looks like coarse cornmeal.
3. Store in covered containers at room temperature.

   Note: To measure the basic mix, pile it lightly into cup and level off with spatula.

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HOW TO USE THE BASIC BISCUIT MIX

Product Amount	Mix	Sugar	Water	Eggs	Other Ingredients	Amount of mixing	Temperature/-time
Biscuits (15-20)	3 c.		⅔-1 c.			Until blended, knead 10 times	400° F. 10 min.
Muffins (12)	3 c.	2 T.	1 c.	1		Until ingredients are just moistened	400° F. 20 min.
Coffee cake	3 c.	½ c.	⅔ c.	1	topping: ½ c. brown sugar, 3 T. butter, ½ t. cinnamon	Until blended	400° F. 25 min.
Griddle-cakes (18) or Waffles (6)	3 c.		1½ c.	1		Until blended	
Gingerbread (8″ x 8″)	2 c.	4 T.	½ c.	1	½ c. molasses, ½ t. cinnamon, ½ t. cloves, ½ t. ginger	Add ½ c. of liquid; beat 2 min.; add rest of liquid; beat 1 minute	350° F. 40 min.
Oatmeal cookies (4 doz.)	3 c.	1 c.	⅓ c.	1	1 t. cinnamon, 1 c. rolled oats	Until blended	350° F. 10-12 min.
Drop cookies (4 doz.)	3 c.	1 c.	⅓ c.	1	1 t. vanilla, ½ c. nuts or chocolate chips	Until blended	350° F. 10-12 min.
Yellow cake	3 c.	1¼ c.	1 c.	2	1 t. vanilla	Add ⅔ liq.; beat 2 min.; add rest of liq.; beat 2 min.	350° F. 25 min.

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ACTIVITIES

Hidden Label Words

Find the word in each line that should be included on a can label. Circle the word.

S R E C I P E A

D O M A S I Z E

S N A M E D I S

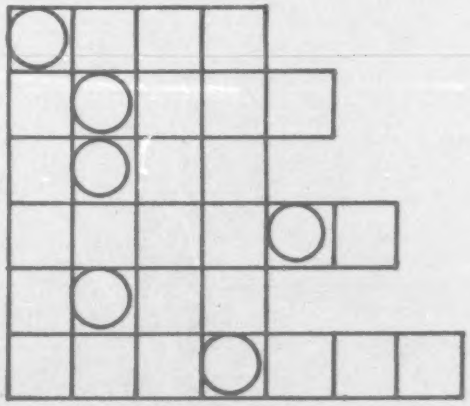
H A S T Y L E D

H A M O U N T I

Scramble

Unscramble the letters and find the words that are from this section on convenience foods. The circled letters placed in order will spell the word described in the sentence below.

1. _____ foods are helpful because they let you eat foods that taste fresh whenever you want them.



SHFI

RDEBA

CNRO

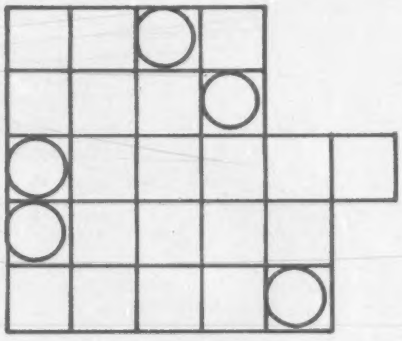
ZEFERE

SPAE

ASHPINC

85

2. With ready-to-_____ foods, all you have to do is open the package and eat the food.



STCO

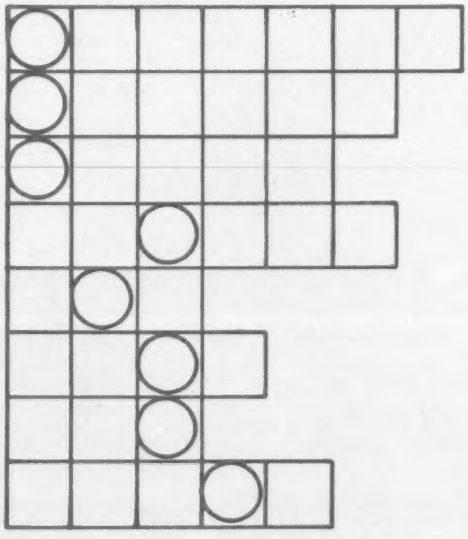
MTIE

CIEREP

ALVEU

TTSAE

3. _____ foods let you make baked goods at home, without taking much time.



CDUTOPR

TNUOMA

OODKEC

NBAGIK

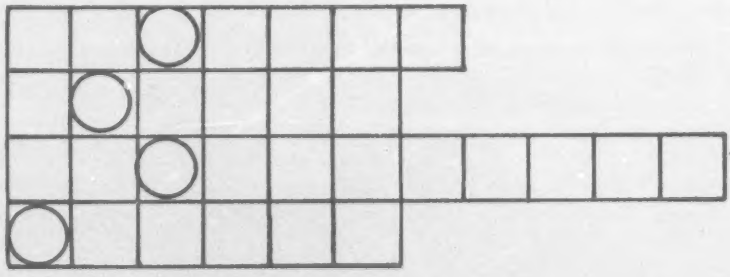
AVSE

BGSA

FSU

DFOSO

4. Foods are cleaned and sometimes cooked, peeled, sliced, and sealed into _____.



OHMIACEN

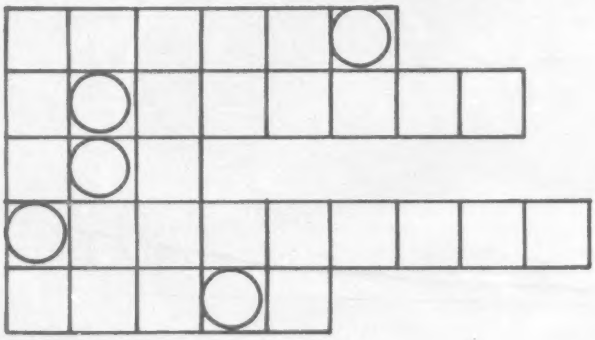
BASLEL

VONCCNINEEE

LDESEA

86

5. Convenience foods that have the water taken from them are _____.



DELEEP

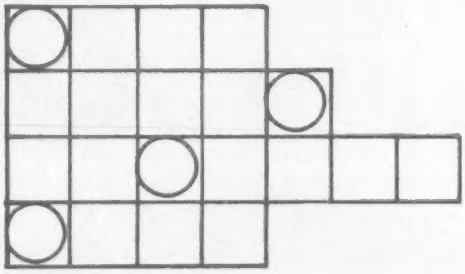
PPEDERRA

IXM

TIUMQNEPE

ODFOS

6. With some ready-to-use foods, all you have to do is to _____ them.

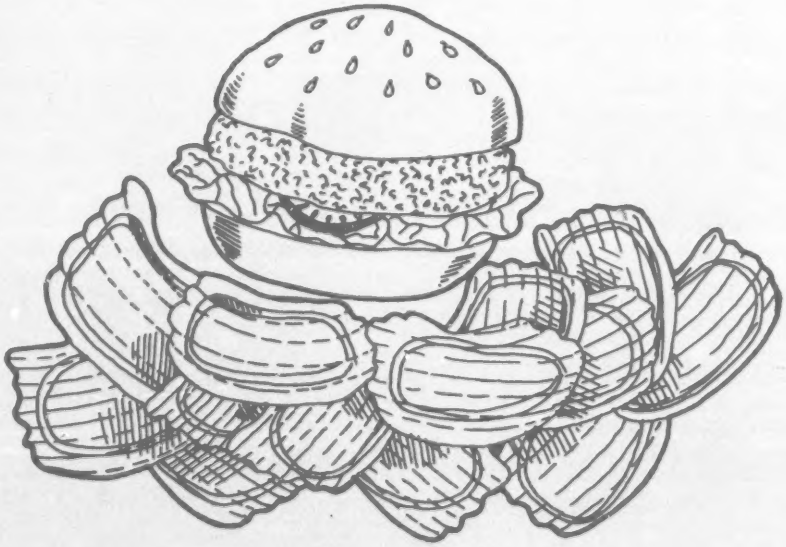


EMHO

VSREE

UYTQAIL

ETMI



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Hidden Words

A	O	N	R	T	C	O	S	T	R
C	P	U	F	O	O	D	C	E	N
A	S	T	D	N	N	W	P	Q	L
N	G	B	J	H	V	A	L	U	E
N	H	A	U	S	E	W	S	I	Q
E	F	S	Q	R	N	T	N	P	U
D	R	I	E	D	I	B	A	M	A
K	O	C	A	S	E	R	C	F	L
M	Z	4	U	A	N	J	K	N	I
I	E	T	K	V	C	L	P	T	T
X	N	T	I	M	E	T	M	R	Y

Find and circle the words that were found in this section on convenience foods. Be sure to go across **and** up and down. See how many you can find.

BOOKS FOR PRESCHOOL CHILDREN

INTRODUCTION

This section of "Consumer Decisions" deals mainly with buying books for young children. It is arranged in a sequence of situations that use facts about preschool children and books.

You are asked to role play, by imagining you are working in a children's bookstore. Customers will come into the store wanting to buy the right book for a child. Using the information you have learned in these lessons, you will advise the customer of the kind of book s(he) should buy to suit the age and growth stage of the child.

Each situation will indicate the right solution or solutions to the problem, along with others that may not be as good. Using the information you learned in the filmstrip and the summary included in this manual, you will decide which solution to choose. You will be asked to check a letter (or letters) that answers the question.

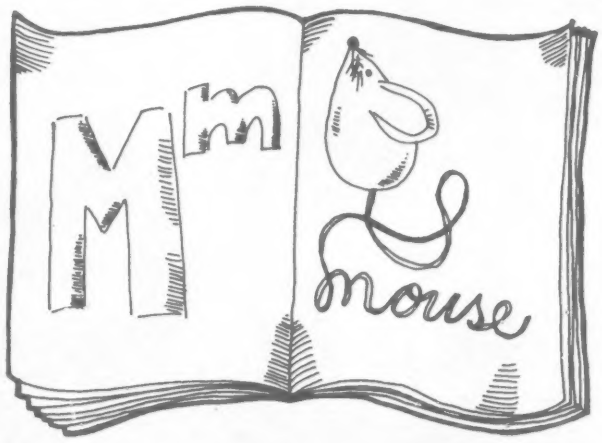
QUESTION • QUESTION • QUESTION • QUESTION • QUESTION

1. Children like toys and _____.

ANSWER • ANSWER • ANSWER • ANSWER • ANSWER

1. books

You will always find the correct answer right after the question. Change your answer if it is wrong so that you will remember the right one!



BOOKS FOR PRESCHOOL CHILDREN

Young children like books, even at the age of six months. Books for children this age are often made of cloth that is specially treated so that the book can be washed. Books are available for children of all ages and come in many sizes and shapes. Many people think that reading books to very young children is a good preparation for school. Books can be used to teach children how to communicate their needs and wants through language. Books can also be used to teach children how to behave in a socially acceptable manner.

Almost all parents treat their children well by providing the basics, like clothing, nutritious meals, and plenty of time for sleep. But some parents go one step further—they make it a habit to talk to and sing with their child. Parents who take this one extra step are helping their child learn to understand and use language. Ask yourself how children can learn to speak well if their families never bother to teach them. Besides encouraging a child to talk, singing, reading, and speaking to a child also make the child feel loved.

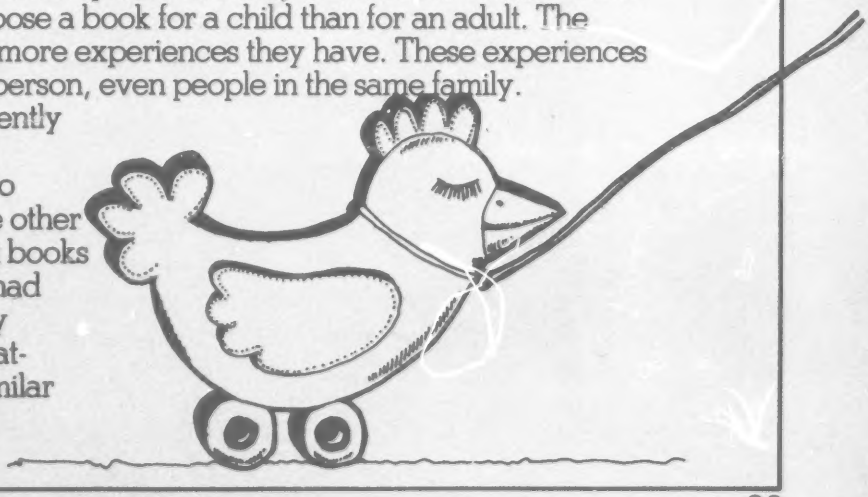
A child that has learned to like books will never be too old to enjoy them. Books can provide many hours of pleasure, because by reading you can do things through your imagination that you may never actually be able to do in real life. For example, through books

you can visit all the countries in the world. But in your adult life, you may never have enough money or time to do so.

Choosing books for a child is an important and fairly simple task. You cannot persuade a child to enjoy a book if it does not fit his/her mental and physical needs.

Children's books come in many sizes, because a book should fit a child's physical growth pattern. A book for a young child is not only for reading. It is also for handling and carrying around. Little fingers need a book that can be held easily. Some children like tiny books that are small enough to fit into a pocket. Three-year-olds often like books just because of their size.

Books are written on many different subjects for both children and adults. It is easier to choose a book for a child than for an adult. The longer people live, the more experiences they have. These experiences are different for every person, even people in the same family. Therefore, adults frequently have different likes and dislikes when it comes to books. Children, on the other hand, are easy to select books for because they have had fewer experiences, they follow typical growth patterns, and they have similar interests.

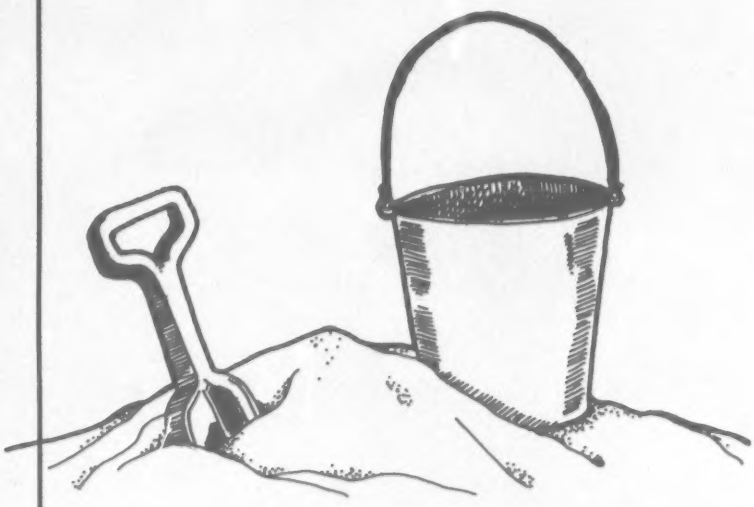


At the age of two, children go through a rapid language development stage. That's why two- and three-year olds enjoy books that have only one or two large colorful pictures on each page. Babies often notice the color of an object before they can see and recognize its shape.

Preference for color can be used as a guide in choosing a young child's first book. You will probably choose a book that will be a success if you make sure it has large colorful pictures on each page. Each picture should contain only one large object so that the child can learn the object easily.

Most children of three and four who have increased their vocabulary by looking at picture books are ready for books of rhyme. A child this age enjoys the nonsense of ***Mother Goose,*** because the words rhyme and have rhythm. Children will often make up their own little song, saying the same word over and over to music of their own making. Professional people who make a study of speech have found that languages all have a rhythm like "the beat" or tempo of a song. You can recognize different words by their rhythm or beat. Your teacher probably speaks of words having ***syllables*** instead of a ***rhythm.***

Children who are three or four are very active. Their muscles are developing through active play. Nature seems to encourage children this age to be more active than quiet. Their interest span is short. Any stories you read to children this age must be short enough to be completed in one sitting. This one sitting may not be longer than 10 minutes, depending on the child. Do not be offended if a child behaves in this manner. Your public library often has children's books separated according to the age and stage of development. If you find that a certain book you borrow from the library is a child's favorite, you might consider buying that book for him/her. Books are like toys; it is better for a child to have a few favorites than many that s(he) cares little about.



Children who are five years old are very self-centered. They like stories in which they can identify themselves. Little boys like stories about little boys their age. Little girls like stories about little girls their age. In reading or telling a story, the reader can provide added interest by substituting the name of the child for the name of the main character in the story.

Children of this age also like stories about happy family life, visits to grandma's house, and trips to the circus or park.

Through books, children become aware of things that are common to all people by seeing themselves as the characters in the stories.

Sharing helps children and adults have a sense of belonging. A feeling of belonging to someone makes a child feel secure. Everyone longs to be loved and accepted by his/her family and friends. A feeling of belonging can be brought about by reading to children. Children like to sit close to the reader during storytime. In this way, a child feels warm and secure. You can help a child in many ways when you read to him/her.

Children learn through their senses. They can develop their sense of touch by handling books of different sizes. They learn texture by feeling pages that are smooth or rough. Some book backs are rough and some are both rough and smooth. Some children's books have pictures covered in fabric of different textures to help a child learn the words that describe them.

Children learn by their sense of smell, too. Book lovers associate the particular odor of glue, paper, and printing ink with happiness and adventure. Perhaps you remember how you enjoyed the start of school because your books smelled so new.

A child can learn to know the odor of books and associate it with happiness if she has had happy experiences reading with an older person.

Four- and five-year olds are ready to learn through their sense of sight from books that have colorful pictures that include several objects. A four-year-old's sight and understanding are more highly developed than a three-year-old's. Children of four or five are curious about the world, and like stories about everyday experiences. Home life, playthings, and pets are all topics that would interest a child of this age.

When someone reads to a child s(he) learns through the sense of sound. Some books are accompanied by a record, so the child also learns through the sound of music. An example is ***Peter and the Wolf.*** This book has a record of talking animals that children of four and five enjoy because they like the imaginative play.

Some books help children explore the different meanings of an idea. Think of this example: "An O is round." The book ***A Kiss Is Round*** can help a child understand roundness and recognize things that are round. To live, work, and achieve success in our world, children and adults need to have the ability to quickly see relationships between things or ideas.

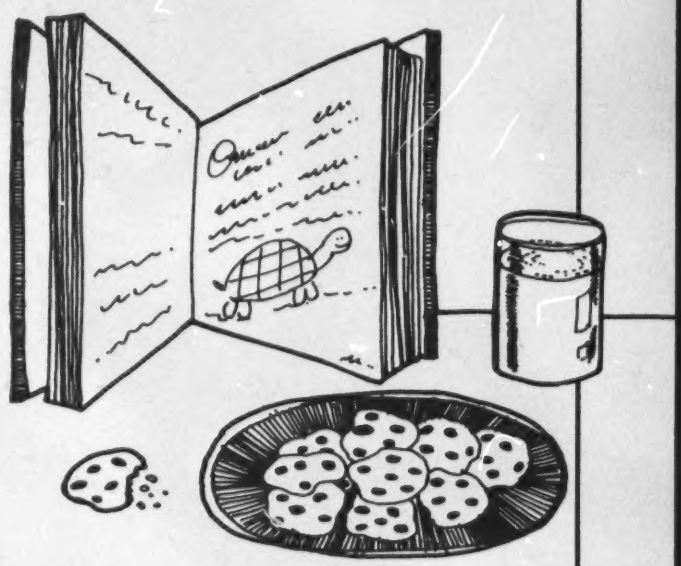
Someone has coined a description for two-year-old children. They are so independent that this age is often called the "terrible twos." When choosing a book for two-year-olds, remember that they don't want help from you. If you choose a book with a colorful animal on each page and pretend to wonder what the name of the animal is, you can catch the toddler's interest.

Three-year-olds are curious about the world. You can take advantage of this curiosity by teaching children this age many things about the world. Choose stories about everyday things. Children will feel happy and secure in the world they know.

Do you remember how to choose a book for a four-year-old? Children this age will not sit still for very long, so the book should be short. Never make a child sit still to hear a story. Bedtime is a good story time because children enjoy having a happy, quiet time before sleep. Stories should never make a child afraid. Books should be associated with pleasant times.

Five-year-olds are almost ready for school. They are beginning to think for themselves and need increasing amounts of independence. Books for children this age might help them prepare for new experiences, like going to school, riding a bus, or learning to ride a bicycle. Five-year-olds are ready for stories that have a definite plot. Such a story can be continued from one day to the next.

Books can help children get ready for new experiences, learn about the world, and even acquire a set of values. The right book for the right child may provide all of these things.



QUESTION • QUESTION • QUESTION • QUESTION • QUESTION

2. The reason a ten-month-old child can enjoy a simple cloth book is because:

_____a. A little child who learns to enjoy books will be more likely to enjoy school books.

_____b. A 10-month-old can be taught words by someone who will point to a picture and name the object in the picture.

_____c. Both of the above answers are right.

_____d. None of the above answers are right.

ANSWER • ANSWER • ANSWER • ANSWER • ANSWER • ANSWER

2. c. Both of the above answers are right.

QUESTION • QUESTION • QUESTION • QUESTION • QUESTION

3. One of your classmates visits you at the bookstore and sees a book of rhymes she likes. She wants to buy it for her five-year-old brother. You know that this is a wrong choice for a five-year-old child. You explain this to your friend. At what age will a child like books of rhymes?

_____a. two years

_____b. three years

_____c. four years

ANSWER • ANSWER • ANSWER • ANSWER • ANSWER • ANSWER

3. b. Three years, because s(he) needs to learn more words and enjoys the sing-song of rhymes.

QUESTION • QUESTION • QUESTION • QUESTION • QUESTION

4. Three-year-olds can be helped to learn through other books suitable for their age. Remember that a three-year-old has left babyhood and is showing an interest in the world. Which sense would a child use in each of these experiences?

_____a. feeling different textures of books

_____b. showing the child the letters of the alphabet

_____c. reading a story to the child

ANSWER • ANSWER • ANSWER • ANSWER • ANSWER • ANSWER

4. a. Touch
   b. Sight
   c. Hearing

QUESTION • QUESTION • QUESTION • QUESTION • QUESTION

5. You decide to give your four-year-old nephew a book for Christmas. You think of the things you know about him: He is as smart as most five-year-olds; he likes to color with crayons; he is interested in the ***number*** of things; he is curious about things.

   Because your nephew is smart, likes colors, and is curious, you can give him the same book you would choose for a five-year-old. This book would be

   _____a. a book with one story in it.

   _____b. a book about animals.

   _____c. a book with colorful pictures, with several objects on each page.

ANSWER • ANSWER • ANSWER • ANSWER • ANSWER • ANSWER

5. c. a book with colorful pictures, with several objects on each page.

QUESTION • QUESTION • QUESTION • QUESTION • QUESTION

6. Your neighbor hears you are working in a bookstore and is impressed. She asks you what book you would recommend for her little five-year-old daughter. You have noticed that the little girl likes to play "dress up" and help take care of her baby brother. Using this knowledge, you recommend:

_____a. animal stories

_____b. family life stories

_____c. fairy tales

ANSWER • ANSWER • ANSWER • ANSWER • ANSWER • ANSWER

6. b. family life stories

QUESTION • QUESTION • QUESTION • QUESTION • QUESTION

7. Another good choice for a five-year-old is a book with stories about people, such as a teacher, a mama and daddy, a mail carrier, or a nurse. These books appeal to five-year-olds because they:

_____a. seek identity

_____b. seek adventure

_____c. seek security

ANSWER • ANSWER • ANSWER • ANSWER • ANSWER • ANSWER

7. a. seek identity. They want to "feel like" the grown-up people they know.

QUESTION • QUESTION • QUESTION • QUESTION • QUESTION

8. You are asked to choose a book at the local library to read to three- and four-year-old children. You want this experience to be successful, so you list the characteristics of children this age:
   - They do not have a large vocabulary.
   - They like repetitions of words, as in rhymes.
   - They are very active.

   Which book would you choose to read?

   _____a. a book with colorful pictures
   _____b. ***Mother Goose***
   _____c. a book that can be finished in 10 minutes
   _____d. all of the above

ANSWER • ANSWER • ANSWER • ANSWER • ANSWER • ANSWER

8. d. All the answers are right.

QUESTION • QUESTION • QUESTION • QUESTION • QUESTION

9. A wealthy couple came into the bookstore and asked for your help. They chose 10 expensive books for their five-year-old boy and asked for your approval.

   You looked at the books and found that they were suitable for a child of five. Yet, you would like to give them one of the following pieces of advice. Which one?

   _____a. They're spending too much money.

   _____b. A child can't have too many books.

   _____c. A five-year-old child can have too many books. It's better to give him/her a few favorite ones.

ANSWER • ANSWER • ANSWER • ANSWER • ANSWER • ANSWER

9. c. A few books that are read often will cause a five-year-old to like books.

QUESTION • QUESTION • QUESTION • QUESTION • QUESTION

10. A young mother tells you she has heard that books that explore a single concept are helpful to a five-year-old. She asks you to explain what this means. You show her the book ***A Kiss Is Round.*** You explain that the exploration of a concept helps one to see relationships or things that are alike. What letter will ***A Kiss Is Round*** acquaint a child with?

    _____a. the letter D

    _____b. the letter P

    _____c. the letter O

ANSWER • ANSWER • ANSWER • ANSWER • ANSWER • ANSWER

10. c. The letter O, because it is round.

QUESTION • QUESTION • QUESTION • QUESTION • QUESTION

11. A customer comes into the bookstore with a problem and asks your advice. She has a three-year-old girl who doesn't like books. She asks you what she can do to help her child like books. You tell her to.

    _____a. make the child look at a book for 10 minutes a day.

    _____b. let the child play with books instead of blocks.

    _____c. read a simple, short book to her before bedtime each night.

ANSWER • ANSWER • ANSWER • ANSWER • ANSWER • ANSWER

11. c. Sharing a book with a child helps him/her learn to like books.

QUESTION • QUESTION • QUESTION • QUESTION • QUESTION

12. You have learned that books should suit the age and mental development of a child. Put a check mark beside the books that would suit a preschool child.

_____a. A book with pictures meaningful for the child.

_____b. Attractive color and page design.

_____c. The pictures tell the story as well as the words.

_____d. The story offers the child an opportunity to participate and respond.

_____e. A book of rhymes that teaches rhythm.

ANSWER • ANSWER • ANSWER • ANSWER • ANSWER • ANSWER

12. ***All*** the answers are correct.

QUESTION • QUESTION • QUESTION • QUESTION • QUESTION

13. Check the reasons that you think are the most important reasons for preschool children to have books.

    _____a. Books can teach values.

    _____b. Happy books give happiness.

    _____c. Reading to children helps increase their ability to use words.

    _____d. Books help a child identify with people.

    _____e. A child who likes books will like them all his/her life.

    _____f. Books offer adventure outside the everyday world.

    _____g. The child who likes books will get better grades in school.

ANSWER • ANSWER • ANSWER • ANSWER • ANSWER • ANSWER

13. All the answers are correct. This question gave you the opportunity to think about why you believe preschool children should have books.

If you have learned the reasons why preschool children like books, you are qualified to help others with this knowledge. Can you think of ways to use it?

State of Florida
Department of Education
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